

# *Social Security Bulletin*



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**January 1951**

**Volume 14**

**Number 1**

**Permanent and Total Disability Benefit Provisions in  
Industrial Pension Plans**

**Duration of Employment and Mobility of Workers:  
Industry Variations, 1947**

**Beneficiaries Prefer To Work**

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THE SOCIAL SECURITY BULLETIN is published monthly under authority of Public Resolution No. 57, approved May 11, 1922 (42 Stat. 541), as amended by section 307, Public Act 212, Seventy-second Congress, approved June 30, 1932. The printing of this publication has been approved by the Director of the Bureau of the Budget (Sept. 11, 1950).

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The BULLETIN is prepared in the Division of Research and Statistics, Office of the Commissioner, Social Security Administration. It reports current data on operations of the Social Security Administration and the results of research and analysis pertinent to the social security program, and is issued primarily for distribution to agencies directly concerned with the administration of the Social Security Act. Statements in articles do not necessarily reflect final conclusions or official policies of the Social Security Administration. Any part of this publication may be reproduced with appropriate credit to the BULLETIN.

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# Social Security in Review

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AS OF October 1, 1950, certain of the 1950 Social Security Act amendments relating to public assistance became effective. The initial effects of these amendments, as well as an amendment liberalizing benefits in old-age and survivors insurance, were reflected in the public assistance programs in October. The amendments were summarized in the October 1950 issue of the BULLETIN.

One of the major provisions of Public Law 734 incorporating the 1950 amendments to the Social Security Act was the establishment, effective October 1, 1950, of the new category of aid to the permanently and totally disabled. Fifteen States reported that in October they made payments amounting to \$3 million for 69,000 needy persons under this new program. Average payments in the 15 States, which have a wide geographic distribution, ranged from \$21 to \$67, as shown in table 14, page 32.

Of the 69,000 persons receiving aid to the permanently and totally disabled, 99 percent were individuals who had previously been benefiting from another type of aid, either as the recipient or as an individual whose personal requirements were included in determining the amount of the recipient's payment. Practically all the recipients of disability assistance came from the general assistance rolls, although a few persons were shifted to the new program from old-age assistance, aid to dependent children, and aid to the blind. This shift from general assistance, as well as increasing employment opportunities, contributed to the decline of 17 percent in general assistance cases and of 15 percent in payments and

accelerated the downward trend evident in the 6 preceding months.

Alabama was the first State to receive a Federal grant for aid to the permanently and totally disabled under an approved plan. Complete or partial plans of 16 other States are now (as of the beginning of December) being reviewed by the Social Security Administration. Many additional States are in process of developing their State plans, and some have begun to operate programs in anticipation of receiving Federal grants under approved plans. At least seven States require legislation to establish a legal basis for participating in the new grant-in-aid program.

The increase in old-age and survivors insurance benefits, effective September 1, 1950, had substantial impact on old-age assistance and aid to dependent children in October. Benefit checks for September in the new amounts were issued by the Treasury Department on October 3, and in October the State public assistance agencies in 31 States for which reports have been received took action on the cases of 90,000 recipients of old-age assistance who had been getting old-age and survivors insurance benefits as well as assistance. Of these 90,000 recipients, 14,000 were dropped from the assistance rolls or had their payments suspended, 71,000 received smaller old-age assistance payments, and 5,000 received the same amount as before. The increase from September to October in the amount of insurance benefits received by the 90,000 beneficiary-recipients was \$1.4 million; the reduction in the amount of assistance they received was \$1.2 million.

In aid to dependent children, according to reports from 29 States, the amount of assistance was reviewed for 10,200 families getting old-age and survivors insurance benefits concurrently with assistance. The cases of 2,200 families were closed or suspended. For 7,100 families the payments were reduced. No change was made in the payments of about 900 families. The amount of insurance benefits paid to the 10,200 families increased by \$307,000; their assistance payments dropped \$254,000.

It is not surprising that the decreases in the amounts of assistance received by beneficiary-recipients were less than the increases in their benefits. Some of these recipients had been receiving less than the full amount of their need, either because of maximums on payments or because of percentage reductions resulting from stringency of funds. In some States, assistance standards were revised upwards in October to meet rising living costs.

Further analysis of the initial and continuing effects of the liberalized benefits in old-age and survivors insurance on public assistance case-loads and costs will appear in later issues of the BULLETIN. The initial impact of the rise in benefits was not fully felt in October, since many States were unable to review all the cases affected in time to revise October payments. Only to a minor extent was there evidence in October of the effects that the "new start" provision, making it easier for older workers to qualify for benefits, had on the assistance programs.

From September to October the number of recipients and the amount



of assistance in old-age assistance dropped about 1 percent. In aid to dependent children the number of families aided declined 1.5 percent, and average expenditures per family receiving aid to dependent children rose 62 cents, largely because of the change in the Social Security Act that provides for Federal participation up to a maximum of \$27 for a parent or other adult relative caring for the child. With the additional Federal funds, a number of States adjusted payments to meet more fully the needs of these families. For the first time a count is given (tables 9 and 13) of the total number of recipients of aid to dependent children; included as recipients are the children and one parent or other adult relative caring for the child in each family in which such person's needs are included in the assistance budget. In some cases the needs of more than one parent may be included in the budget, but not more than one adult is counted as a recipient in each family.

Attention is called to the fact that the data presented in the tables exclude amounts spent for vendor payments for medical care and cases receiving vendor payments only. Information regarding vendor payments for medical care will be published in later issues of the BULLETIN. Reports for October indicate that, although the amendments extended the definition of assistance to include vendor payments for medical or remedial care, only a few States made such payments in October with the expectation of claiming Federal participation. The maximum amount of assistance (including the money payment and any vendor payments) subject to Federal sharing is \$50 monthly for an aged, blind, or permanently and totally disabled individual. In aid to dependent children the maximums limit the combined amount of money and vendor payments in which the Federal Government can share in any month to \$27 for the parent or adult relative with whom the child lives, \$27 for the first child, and \$18 for each additional child. It is too early to know the extent to which State agencies will make payments for medical and remedial service under the vendor payment provision.

Other substantive provisions of the

## Selected current statistics

[Corrected to Dec. 29, 1950]

Item	October 1950	Septem- ber 1950	October 1949	Calendar year	
				1949	1948
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,704	63,567	62,576	62,105	61,442
Employed.....	61,764	61,226	59,001	58,710	59,378
Covered by old-age and survivors insurance <sup>2</sup> .....	35,927	36,176	34,341	33,314	35,333
Covered by State unemployment insurance <sup>3</sup> .....	34,000	33,900	31,357	31,581	32,837
Unemployed.....	1,940	2,341	3,576	3,395	2,064
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$230.1	\$228.7	\$202.4	\$206.1	\$209.8
Employees' income <sup>5</sup> .....	153.1	150.6	132.9	134.5	134.7
Proprietors' and rental income.....	45.6	45.0	39.8	41.7	47.3
Personal interest income and dividends.....	19.1	21.1	17.2	17.2	16.1
Public aid <sup>6</sup> .....	2.3	2.4	2.3	2.2	1.8
Social insurance and related payments <sup>7</sup> .....	6.2	5.6	6.4	6.8	5.5
Veterans' subsistence allowance <sup>8</sup> and bonuses.....	2.0	2.1	2.1	2.0	2.4
Miscellaneous income payments <sup>9</sup> .....	1.8	1.9	1.7	1.7	1.7
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>10</sup>					
Number (in thousands).....	3,182	3,026	2,674		
Amount (in thousands).....	\$118,354	\$114,016	\$54,451	\$655,852	\$543,622
Average primary benefit.....	\$36.88	\$36.68	\$26.89		
Awards (in thousands):					
Number.....	157	60	55	682	596
Amount.....	\$4,359	\$2,104	\$1,255	\$15,343	\$12,748
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	714	553	1,353	17,660	10,918
Weeks of unemployment claimed (in thousands).....	3,442	3,654	7,761	102,612	(11) 8
Weeks compensated (in thousands).....	2,867	3,224	6,820	86,638	42,695
Weekly average beneficiaries (in thousands).....	652	806	1,528	1,666	821
Benefits paid (in millions) <sup>12</sup> .....	\$58	\$64	\$136	\$1,737	\$793
Average weekly payment for total unemployment.....	\$80.68	\$80.48	\$80.94	\$80.47	\$19.05
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,782	2,810	2,608		
Aid to dependent children:					
Families.....	644	654	571		
Children.....	1,638	1,661	1,454		
Aid to the blind.....	97	97	92		
Aid to the permanently and totally disabled <sup>13</sup> .....	69				
General assistance.....	391	469	497		
Average payments:					
Old-age assistance.....	\$45.49	\$45.79	\$44.57		
Aid to dependent children (per family).....	71.08	70.40	75.59		
Aid to the blind.....	46.18	45.89	45.81		
Aid to the permanently and totally disabled <sup>13</sup> .....	45.40				
General assistance.....	48.68	44.91	45.37		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>6</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>7</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Under the Servicemen's Readjustment Act.

<sup>9</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>11</sup> Data not available.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

<sup>13</sup> Program initiated in October 1950 under the Social Security Act Amendments of 1950.

amendments that were effective October 1, 1950, will influence public assistance caseloads and payments. The provisions in old-age assistance, aid to the blind, and aid to the per-

manently and totally disabled permitting Federal participation in payments to recipients living in public medical institutions, and the provi-

(Continued on page 8)



# Permanent and Total Disability Benefit Provisions in Industrial Pension Plans

by JOSEPH ZISMAN\*

**P**UBLIC interest and attention have recently been focused on the provision of disability retirement as well as age retirement benefits in industrial pension plans as a result of the series of collective bargaining agreements concluded in a number of major industries in the fall of 1949. The first of these agreements was signed on September 28, 1949, by the Ford Motor Company and the United Automobile, Aircraft and Agricultural Implement Workers of America (CIO). The provision for disability benefits in this contract was limited in scope; the benefits were payable for retirement because of total and permanent disability to workers 55 years of age or older with 30 years of credited service.<sup>1</sup> An agreement signed by the Bethlehem Steel Corporation and the United Steelworkers of America (CIO) a month later provided for disability benefits for employees with at least 15 years of continuous service who become "permanently incapacitated." These agreements were followed in more or less rapid order by others in several mass production industries, especially steel, automobile, rubber, and glass. In these four industries alone, at least 80 retirement plans with provisions for the payment of disability benefits, covering more than 1.6 million employees, had been included in collective bargaining agreements signed between September 1949 and the end of June 1950.

While the union emphasis on the inclusion of permanent and total disability benefits in retirement plans is a recent development, provisions for

such benefits are found in retirement plans that have been in operation for many years. There are also a few special plans designed solely to cover the risk of permanent and total disability.

The experience of private industrial pension plans with the provision of permanent and total disability benefits has an important bearing on the need for and the feasibility of expanding old-age and survivors insurance to include disability benefits. In an attempt to learn something about the prevalence and the characteristics of such provisions in industrial pension plans, the Social Security Administration undertook an analysis of a selected group of such plans early in the fall of 1949. Approximately 270 retirement plans—copies of which were received by the Division of Research and Statistics between January 1, 1948, and October 1, 1949—were examined.<sup>2</sup> Of these plans, 71 were found to provide permanent and total disability benefits; in three plans, permanent and total disability benefits only were provided,<sup>3</sup> and in 68, both disability and age retirement benefits. These 71 plans formed the basis of the first part of the study and constitute Group I, as discussed in this article. The study was subsequently extended to cover a second group—85 retirement plans in collective bargaining agreements negotiated in the steel, automobile, rubber, and glass industries between September 27, 1949, and July 1, 1950. Eighty of these 85 plans include provision for

disability benefits; they are analyzed in the following pages as Group II. The two groups of plans were separately analyzed, since they present fairly distinct characteristics.

Most retirement plans include some provision for the retirement of employees before normal retirement age but usually not before age 55. For employees retiring after age 55, most plans provide an immediate annuity, actuarially reduced in amount. For employees retiring before age 55, in some plans, under specified conditions, a deferred annuity may be paid at age 65, based on the employee's own contributions and all or part of the funds contributed on his behalf by the employer. A few plans pay reduced annuities immediately upon separation from employment before age 55 to employees who have earned vested rights under the provisions of the plans. Although these plans make it possible for some employees to obtain benefits (usually very small) when forced to retire because of disability, such plans are not included in this study.

The 71 older plans with disability benefit provisions are in operation in establishments employing approximately 1.8 million persons—not all of whom are covered by the plans. The 80 plans in Group II are in establishments with about 1.6 million employees, all of whom may be said to be covered. Together, the 151 plans are in establishments employing—according to tentative estimates—approximately 25 percent of the workers in all establishments having retirement plans. Most of the plans studied are in well-known firms or organizations. Many, such as the plans of the American Telephone and Telegraph Company and the United States Steel Corporation, have received considerable public attention.

## Provisions of Older Plans

No clear-cut pattern of benefit or other specifications is found in the

\*Division of Research and Statistics, Office of the Commissioner.

<sup>1</sup>This provision has been changed by a supplemental agreement dated September 3, 1950, lowering the requirements for benefits to 15 years of service and the attainment of age 50 and raising the benefit amount to \$3 a month for each year of service not in excess of 30 years; the minimum monthly benefit amount of \$50 is, however, retained.

<sup>2</sup>See *Permanent and Total Disability Benefit Provisions in Industrial Retirement Plans*, Division of Research and Statistics (Office of the Commissioner) and Bureau of Old-Age and Survivors Insurance, Social Security Administration, June 1950.

<sup>3</sup>In one of these—the United Mine Workers Welfare and Retirement Fund—benefits are payable only on the basis of need. Benefits under this plan have been temporarily suspended, but acceptance of applications for benefits was resumed November 1, 1950.

**Table 1.—Group I: Number and percentage distribution of plans and of employees in firms covered, by size of firm<sup>1</sup>**

Number of employees	Plans		Employees	
	Number	Percent	Number	Percent
Total.....	69	100.0	1,350,000	100.0
Less than 100.....	2	2.9	100	( <sup>2</sup> )
100-499.....	5	11.6	2,000	0.1
500-999.....	10	14.5	8,000	0.6
1,000-2,499.....	11	16.0	20,000	1.5
2,500-4,999.....	13	18.8	47,000	3.5
5,000-9,999.....	8	11.6	56,000	4.1
10,000-24,999.....	9	13.0	150,000	11.1
25,000 and over.....	5	11.6	1,066,900	79.0

<sup>1</sup> Excludes the United Mine Workers Welfare and Retirement Fund and the plan of 1 firm for which employment data were not available.

<sup>2</sup> Less than 1/10 of 1 percent.

older plans (Group I). Apparently, they are tailor-made to fit the composition of the labor force covered and the financial resources of their sponsors. Nearly all are unilateral employer-sponsored plans; only three are specified in collective bargaining agreements between employers and trade unions.

### Size of Firm

Plans providing benefits for permanent and total disability are generally found in large firms. Seventy of the plans in the group cover employees of individual firms in a variety of industries. The United Mine Workers Welfare and Retirement Fund is, however, industry-wide and covers 400,000 workers. The 70 plans are found in firms of varying sizes—ranging from small establishments with fewer than 100 employees to the giant American Telephone and Telegraph Company with over 600,000 employees. Approximately 55 percent of the plans, however, are in firms with 2,500 or more employees (table 1).

### Types of Plans

Noncontributory plans—that is, plans financed entirely by the employers—predominate among the older benefit plans making specific provisions for the retirement of permanently and totally disabled employees. As shown in the tabulation below, 43 of the Group I plans are noncontributory, and 28 are financed jointly by employers and employees. In contrast, of the 270 plans originally ex-

amined, the majority of the retirement plans without permanent and total disability provisions were jointly financed.

Classes of employees covered	Type of plan (Group I)		
	Total	Contributory	Non-contributory
Total.....	71	28	43
All regular employees.....	65	24	41
Regardless of earnings.....	64	24	40
Earning over \$3,000 annually.....	1	0	1
Salaried employees only.....	6	4	2
Regardless of earnings.....	3	3	0
Earning over \$3,000 annually.....	3	1	2

Permanent and total disability benefit plans are generally self-insured. This is another characteristic in which they differ from the other retirement plans, a substantial majority of which were underwritten by commercial insurance carriers. The three special permanent and total disability benefit plans in Group I are self-insured, as well as 42 of the retirement plans with specific provisions for disability retirement. The remainder are underwritten by commercial insurance carriers for the age retirement benefits; in most of these 26 plans, however, the permanent and total disability benefit is self-insured and paid directly by the employer. In a few plans the permanent and total disability risk also is underwritten by the insurance company and, as in the case of benefits for early retirement, the benefit amount is adjusted actuarially by the insurance company.

### Exclusions From Coverage

Not all the 1.8 million employees in establishments having plans are covered for disability retirement. Most plans are designed to cover only the more stable employees. Thus, some plans exclude hourly wage earners, others exclude employees in certain earning brackets. Most plans do not cover employees with less than a specified period of service. Others exclude employees who have not reached a specified age.

Coverage requirements are found more frequently in contributory than in noncontributory plans. In contrib-

utory plans, because of the practical necessity of making payroll deductions, a decision as to whom the plan shall cover must be made at the time the plan is established. A similar decision must also be made in the insured noncontributory plans; in the self-insured noncontributory plans, however, the coverage requirements have less significance, since limiting the protection of the plan to the more stable employees is effectively accomplished through requirements for entitlement to benefits when the employee becomes disabled or retires.

Six of the plans in Group I are restricted to salaried employees, and three of these are further restricted to salaried employees with earnings in excess of \$3,000 annually, as shown in the tabulation above.

Almost two-thirds of the older plans studied are restricted to employees who meet specified age or service requirements, or both. In 40 percent of the plans an employee must meet both requirements in order to be covered.

Length-of-service requirements are found in 41, or 57 percent, of the plans. While they range from 6 months to 5 years, they are seldom less than 1 year in duration. One-year and 5-year service requirements occur most frequently.

Half the plans have specified age requirements. Because labor turnover is higher among younger employees and also because these employees are less interested in retirement benefits than older employees, many plans exclude from

**Table 2.—Group I: Number of plans by age and service requirements for benefits**

Age requirement	Service requirement (years)									
	Total	None	5	10	12	15	20	25		
Total.....	71	30	3	11	1	17	8	1		
None.....	53	23	2	8	1	14	5			
45.....	1			1						
50.....	1						1			
55.....	7	5	1			1				
55 (men), 50 (women).....	13	12				1				
Under 55.....	3			1			2			
Under 60.....	12			1				1		
Under 65 (men), under 55 (women).....	1					1				

<sup>1</sup> In 1 plan the age requirement is waived for employees with at least 15 years of service.



coverage employees below a specified age—usually age 25, 30, or 35. While the minimum age specified is generally the same for men and women employees, in retirement plans that provide a younger retirement age for women than for men the age coverage requirement for women is correspondingly lower. In order to make possible the fulfillment of a minimum period of coverage before an employee can retire under the program, a number of plans specify a maximum age—in some plans as low as age 45—beyond which an employee cannot come under the plan.

### Requirements for Benefits

A disabled employee who has been covered must meet one or more of the following requirements in order to qualify for benefits. First, the disability must be of a type covered under the plan. In most plans a specified period of service is required, and the employee must have attained a specified age or be under a specified age at the time of disablement.

**Definition of disability.**—The manner in which the existence of disability is determined is, in some plans, left entirely to the employer or the administrators of the plan. In others, it is spelled out in greater or lesser detail. In the plans studied, the definitions of disability—where there are specific definitions—range from inability to perform regular work to permanent and total disability for any work. The requirements with respect to medical certification also vary from those that are vague to those that have definite specifications for both initial and periodic examination and certification.

**Service and age requirements.**—Almost two-thirds of the plans require the attainment of a specified age, a minimum number of years of service, or both, before a disabled employee can qualify for benefits.\* Only 15 per-

cent of the plans have the double requirement.

Length-of-service requirements are found more than twice as frequently as age requirements, as can be seen from table 2. Service requirements range from 5 to 25 years, with 15 years the most frequent requirement. In over 36 percent of the plans, 15 or more years of service are required. Such requirements are found more frequently in noncontributory plans than in contributory plans.

Eighteen plans have age requirements as a condition for disability benefits. In 10, benefits are not payable before the employee reaches age 55, except that in three of the 10 the minimum age for women is 50. In six plans, only employees under age 56, 60, or 65 (for women, age 55), depending on the plan, can qualify for disability benefits. In these plans, older employees must qualify for old-age retirement benefits. Age requirements are relatively more frequent in contributory than in noncontributory plans.

### Benefit Amount

As for old-age retirement, the amount of benefit payable for retirement because of disability is generally based on both earnings and service. Since the employee's period of service is cut short by his disability, the amount resulting from the straight application of the benefit formula is low not only because of the younger retirement age but also because of the relatively shorter period of service.

Some of the older plans studied attempt to compensate, at least in part, for this downward pull. A few set a minimum benefit amount—for example, \$50 a month. Others specify a flat amount for all who retire because of disability. A number of plans disregard the age of the disabled employee at retirement and pay the amount that would be payable at normal retirement age, on the basis of the actual earnings and service. One method is to pay a special allowance up to age 65 and then apply the regular retirement benefit formula. Still others leave the amount to be determined, in each individual case, by the administrators of the plan.

The United Mine Workers Welfare and Retirement Fund is unique in relating the amount of the benefit to the need in each individual case as measured by certain definite standards.\*

Some of the plans in Group I adjust the benefits when the retired disabled worker reaches age 65 and qualifies for old-age benefits under the Social Security Act. Thus, 10 of the plans specify that the full amount of the primary old-age insurance benefit be deducted from the benefit amount under the plan. Seven plans provide that one-half the primary old-age insurance benefit be deducted from the benefit amount under the plan. In one plan the benefit is discontinued entirely at age 65, when the beneficiary becomes eligible for Federal old-age insurance benefits.

To evaluate the adequacy of the benefits under these plans, estimates were made of the benefits that would be payable to each of four selected male workers. The first two are assumed to have become disabled after 10 years of service; one averaged \$200 monthly in earnings over that period, the other \$250. The other two workers are assumed to have become disabled after 20 years of service; one had average monthly earnings of \$200 over that period, the other \$250. Because of the nature of the benefit formulas, it was possible to make these estimates for only 46 of the 71 plans. In some of these plans, age was not a factor. Where it was, age 55 was assumed.

Table 3 shows how each of the four selected workers would have fared under these 46 plans. The coverage limitations based on earnings and employment classifications would exclude all four workers in six of the plans. In 25 plans (over 54 percent), workers with 10 years' service would not qualify for benefits. Where benefits are payable, the worker with 10

\*The new disability benefit provisions of the United Mine Workers Welfare and Retirement Fund, effective November 1, 1950, specify the following requirements for benefits: Under age 45, disabled for 5 years; 45 and under 50, disabled for 4 years; 50 and under 55, disabled for 3 years; 55 and under 60, disabled for 2 years; and age 60 and over, disabled for 1 year.

\*The new standard of need, effective with resumption of payments, is as follows: \$30 monthly for the disabled miner, \$10 for his wife, and \$10 for each child. The disabled miner's resources (earnings of members of his immediate family, workmen's compensation benefits, public assistance allowances, income from investments, etc.) are offset against the amount thus computed.



years' service and an average of \$200 in monthly earnings would receive less than \$25 a month in 22 percent of the 46 plans; and in the rest (23 percent), between \$25 and \$55 monthly. The worker with average monthly earnings of \$250 would be only slightly better off; he could attain a maximum of \$65 a month.

The workers with 20 years of service would fare relatively better. In only 15 percent of the plans would these workers receive no benefit. The worker with average monthly earnings of \$200 would receive benefits of less than \$25 monthly in about 20 percent of the 46 plans. In 30 percent of these plans the benefit would be between \$25 and \$50 monthly, and in the remaining plans, between \$50 and \$85 monthly. The worker with average monthly earnings of \$250 would do somewhat better. The benefit would be between \$25 and \$50 a month in 30 percent of these plans, and between \$50 and \$100 monthly in 44 percent.

In 14 of the 46 plans, the employee's benefits would be reduced by all or half the primary old-age insurance benefit under the Social Security Act when he reached age 65.

### Provisions in Recently Negotiated Retirement Plans

Labor unions in their recent negotiations involving pension plans have given a great deal of attention to the problem of retirement on account of permanent and total disability. The unions in the mass production industries, especially, have insisted that retirement plans included in their collective bargaining agreements make provisions for immediate payment of retirement benefits to individuals who can no longer work because of some permanent incapacity. While the emphasis on this type of benefit is quite recent, the number of individuals who are covered by provisions for permanent disability benefits included in retirement plans under collective bargaining agreements is impressive. At least 80 agreements with such provisions covering more than 1.6 million workers were negotiated in four mass production industries alone between September 28,

1949, and July 1, 1950. These agreements involve four unions: the United Steelworkers of America (CIO); the United Automobile, Aircraft and Agricultural Implement Workers of America (CIO); the United Rubber, Cork, Linoleum and Plastic Workers of America (CIO); and the Federation of Glass, Ceramic and Silica Sand Workers of America (CIO). Because of the influence of the firms and the trade unions involved, the provisions are of special interest. A study of these 80 plans (Group II) shows that they follow certain clear-cut patterns.

### Size of Firms

Like the plans already discussed, these plans are generally found in large firms. Indeed, it is reported that one union—although insisting on permanent and total disability benefit provisions in all retirement plans included in its agreements—will waive this requirement when firms with fewer than 1,000 workers are involved. The average employment per firm under the contracts studied ranges from 10,600 in the steel industry to 103,900 in the automobile industry.

Industry	Number of plans in Group II	Average employment
Steel.....	65	10,600
Glass.....	3	13,000
Rubber.....	5	20,100
Automobile.....	7	103,900

### Types of Plans

Some of the negotiated retirement plans are new plans created by the collective bargaining agreement, such as the plan resulting from the agreement between the Ford Motor Company and the United Automobile Workers (CIO). Others are old plans, originally company-initiated and company-sponsored, and revised as a result of the agreement and brought within its scope. The plan of the Bethlehem Steel Corporation, which was revised as a result of its agreement with the United Steelworkers of America (CIO), is in the second category.

All except one of the 80 retirement plans in Group II are noncontributory.

Table 3.—Group I: Percentage distribution of 46 plans by amount of benefit payable to four selected employees

Amount of benefit	Employee with—			
	10 years' service and average monthly earnings of—	20 years' service and average monthly earnings of—	30 years' service and average monthly earnings of—	40 years' service and average monthly earnings of—
	\$200	\$250	\$300	\$350
Total.....	100	100	100	100
0.....	54	54	15	11
Less than \$25.....	22	20	30	11
\$25 and less than \$50.....	17	15	30	28
\$50 and less than \$75.....	17	11	24	28
\$75 and less than \$100.....			11	11

<sup>1</sup> Maximum benefit, \$55.

<sup>2</sup> Maximum benefit, \$65.

<sup>3</sup> Maximum benefit, \$85.

<sup>4</sup> Maximum benefit, \$100.

tory. The single exception is the plan of the Inland Steel Company. The contract between this firm and the United Steelworkers of America provides for a "supplemental" retirement plan and an "optional" retirement plan, and the employee elects to be covered under one of them. The supplemental plan, which is new, is noncontributory. The optional plan is the contributory plan initiated by the company, in operation at the time of the agreement, and amended by the agreement. Under it, the employee contributes approximately 1 percent of monthly earnings between \$50 and \$250, plus 4 percent of monthly earnings in excess of \$250. The employer contributes the balance necessary to provide the benefits contemplated. These contributions, however, apply to all the retirement benefit provisions and not to the disability benefit provisions alone.

The benefits in nearly all these plans are self-insured by the employers. While the collective bargaining agreement in most instances leaves the method of underwriting the benefits to the employer, only a few of the retirement plans are known to be underwritten by commercial insurance carriers.

### Exclusions From Coverage

Since these plans are noncontributory, practically none of the employees in the establishments covered by the collective bargaining agree-

ments is excluded from coverage. The agreements themselves provide for coverage only of the employees in the bargaining unit. Most firms, however, have either extended the plan to cover all their regular full-time employees or have set up supplementary plans with almost identical provisions to cover employees not included in the bargaining units.

### Requirements for Benefits

Although all regular employees in the establishments covered by the collective bargaining agreements are covered under the plans, not all disabled employees will qualify for benefits.

As in Group I, the recently negotiated plans pay permanent and total disability benefits only if the existence of disability is satisfactorily established, if the disabled employee has served his employer a specified period of time, and, in the plans in the automobile industry, if the employee has reached a specified age.

**Determination of disability.**—In negotiated plans the definitions of permanent and total disability are rather specific. The requirement that the employee must be "totally disabled by bodily injury or disease so as to be prevented thereby from engaging in any occupation or employment for remuneration or profit" is almost universal. Moreover, "in the opinion of a qualified physician it [the disability] will be permanent and continuous during the remainder of his [the employee's] life." In most plans the disability must have lasted at least 6 months.

In the plans in the steel industry, disagreements as to the existence of the disability are resolved as follows: the applicant is examined by two physicians, one selected by the employer and the other by the union; if these physicians fail to agree, they select a third, whose decision is binding. In other plans the board charged with the administration of the plan makes the decision. In the automobile industry, there is a bipartite board with an impartial chairman. In other plans, any disagreement between the board and the union is referred to an arbitrator, whose decision is binding.

Generally, periodic physical ex-

aminations may be required by the administrator to determine the condition of the disabled beneficiary.

**Service and age requirements.**—Except in the automobile industry plans, a permanently disabled employee who has served his employer for the required period of time qualifies for retirement benefits, regardless of his age. Service for a specified period, ranging from 15 to 25 years, is required in all plans.<sup>\*</sup> In the plans in the steel, automobile, and glass industries, the service requirement is almost universally 15 years. The only notable exception is the Chrysler Corporation plan, where the requirement is 25 years. In the rubber industry plans the service requirement is 20 years in four of the plans studied and 15 in the fifth.

Age requirements are found only in the plans in the automobile industry. In the plans of the General Motors Corporation and the Ford Motor Company<sup>†</sup> the requirement is age 50. In the other plans in the automobile industry, a disabled employee must be aged 55 to qualify for benefits.

### Benefit Amount

Four types of benefit formulas, all specifying minimum benefits, are found in recently negotiated plans.

In the steel and rubber industries the same benefit formula that is used to compute normal retirement benefits is used to compute benefits for disability retirement. The plans provide for a benefit of 1 percent of the average wages over the last 10 years of credited service multiplied by the number of years of credited service. There is a minimum benefit of \$50 monthly in all these plans except one in the rubber industry, in which the minimum is \$60.

In the glass industry the benefit formula for normal retirement is \$4 monthly for each of the first 25 years of service, plus \$5 monthly for each year in excess of 25. The benefit for disability retirement is 75 percent of the amount thus computed, again with a minimum benefit of \$50.

<sup>\*</sup> Before the Ford plan was amended on September 3, the range was 15 to 30 years.

<sup>†</sup> The age requirement in the Ford Motor Company plan was 55 years before the September 3 amendment.

In the automobile industry plans, two types of formulas are found. In the plans first negotiated, the benefit for disability retirement is a flat \$50 monthly. In the later plans, including the amended Ford plan, the formula used is \$3 monthly for each year of service not in excess of 30, with a minimum of \$50. In one plan the benefit is \$30 plus \$1 for each year of service over 15.

Maximum benefits are not specified except in four plans in the automobile industry, where years of service in excess of 30 are not credited so that, in effect, a maximum of \$90 is established.

Disabled employees with less than 15 years of service would receive no benefit under the plans in Group II. As already pointed out, in a few plans the employees with less than 20 years' service would also fail to qualify for benefits. In all the plans but one, benefits would be payable to disabled employees with 20 years or more of service. In all these plans, disabled employees with 20 years' service would receive the same benefit whether their average monthly earnings were \$200 or \$250. The benefit amount would range from \$35 to \$60 a month and would be \$50 in most plans.

In practically all these plans, the benefit amount is subject to change when the beneficiary reaches age 65 and becomes entitled to old-age and survivors insurance benefits. In the steel and automobile industries<sup>\*</sup> and in some of the rubber industry plans, the benefit payable is the amount payable for normal retirement. In the other plans in the rubber industry, one-half the old-age and survivors insurance primary benefit is deducted from the disability benefit. The net effect in practically all cases is to give the worker higher total benefits, including the old-age and survivors insurance benefit, after he reaches age 65. In the glass industry, the full old-age and survivors insurance primary benefit is deducted from the disability benefit amount.

<sup>\*</sup> Except in one plan where the benefit is payable in addition to the old-age and survivors insurance benefit. This plan is the one in which the monthly benefit is \$30 plus \$1 for each year of service in excess of 15.



## Conclusion

Although retirement plans recently negotiated by labor unions in the mass production industries have called attention to the problem of income maintenance for workers retired from employment on account of disability, lesser-known provisions for the payment of benefits to permanently disabled workers are also found in many employee-benefit plans that

have been in existence for a number of years.

Most of the plans providing permanent and total disability benefits are found in large firms. Because of the long-term commitment of the benefits, plans covering individual firms or establishments have limited the permanent and total disability benefit protection to employees who have served the one employer for a relatively long period of time. In most

of the plans studied, moreover, the benefit amounts, particularly for those who have only the minimum years of service required, are rather low. Nevertheless the operation of retirement and other plans making specific provisions for the risk of permanent and total disability is evidence both of growing recognition of the need and of the feasibility of making advance provisions for protection against this risk.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

sion permitting States to exempt earned income up to \$50 monthly in determining the need of a recipient of aid to the blind, had negligible if any effects in October. Puerto Rico and the Virgin Islands, newly covered by the act, are developing their plans, but no information is now available concerning their caseloads and payments for October.

**OLD-AGE AND SURVIVORS** insurance benefits amounting to \$118 million were being paid to nearly 3.2 million persons at the end of October. The record increase of 156,000 in the number of beneficiaries during the month reflected the rise in the number of monthly benefits awarded in October; the number of awards—157,000—was the largest in the program's history. Highlighting the month's award activities was the granting of old-age benefits to 116,000 wage earners, a record number and more than the total number of primary benefit awards made during any 1 of the 4 years 1941-44.

The full effect of the initial impact of the amendments liberalizing the eligibility provisions is not yet apparent. About 225,000 applications for benefits were filed during October, a decline of about 20 percent compared with September but nevertheless nearly 3 times as many as the average number during the first 8 months of 1950. A further sharp expansion in the beneficiary rolls is therefore indicated for November.

**CIVILIAN EMPLOYMENT** resumed its upward swing in October, according to the Bureau of the Census. The total of 61.8 million was the highest ever reported for October and approached the peak reached in August 1950. The increase was concentrated in agricultural employment. While nonagricultural employment continued at the September level of 53.3 million, there were changes in the composition of the labor force working in nonfarm jobs. Many young workers left to return to school or to enter military service, but this reduction was offset as many previously unemployed persons and a number of women who had not been in the labor force in September

took nonfarm jobs. Unemployment dropped sharply to 1.9 million—400,000 less than in September and about half the October 1949 total.

Initial claims for unemployment covered by the State unemployment insurance programs reflected both seasonal and administrative factors. The rise of 29 percent, to 714,000, was partly the result of curtailed operations—usual at this time of the year—in a number of industries. Weeks of unemployment claimed, which represent continuing unemployment, moved in the opposite direction and fell off 6 percent to 3.4 million, as many workers were recalled to their jobs. The number of unemployed workers receiving unemployment insurance benefits during an average week in October dropped 19 percent from the September average to 651,500; this average was less than half that for October 1949. The amount of benefits paid also declined, to \$57.5 million, which was the lowest monthly total since October 1948. For the second successive month the average check for total unemployment increased, from \$20.48 in September to \$20.68.



# Duration of Employment and Mobility of Workers: Industry Variations, 1947

by HARPER R. FORTUNE\*

THERE is probably no single economic factor that affects a worker's wage and employment record more than his attachment to a particular industry. A construction worker's record, for example, will reflect the employment patterns and wage rates peculiar to the construction industry. If, on the other hand, a worker is employed by a bank or trust company, he will be affected by the far different conditions peculiar to the banking industry.

Because eligibility and benefits under old-age and survivors insurance are related to a worker's length of covered employment and the amount of his taxable earnings, industry characteristics affect the insurance protection provided by the program. The Bureau of Old-Age and Survivors Insurance has therefore classified its statistical data by industry<sup>1</sup> to evaluate the extent to which workers attached to various industries differ in their employment and wage histories and to determine how these differences have been reflected in the proportion of workers insured and uninsured, the age at which workers retire from covered employment, and the monthly benefits they receive. These industry data make it possible to analyze the manner in which existing or proposed old-age and survivors insurance eligibility requirements and

benefit provisions operate, or are likely to operate, with respect to workers in a given industry.

Use of industry data is not limited, however, to these special program purposes. The data are proving of increasing value to management and labor groups concerned with the formulation and actual operation of private pension plans, particularly where the benefits to be paid under the private plans are related to those available under old-age and survivors insurance.

This article describes some of the industrial characteristics of workers in covered employment during 1947, as reflected by 1-percent sample data<sup>2</sup> on employment and taxable earnings tabulated by the Bureau of Old-Age and Survivors Insurance for the year 1947. While data classified into 74 separate industry groups<sup>3</sup> are available, only 68 such groups are included in the analysis. In the other six industry groups, the number of workers in the sample was too small or coverage under the insurance system was too limited to provide data representative of the industries involved.

Table 1 shows the estimated number of workers who were employed in each industry at any time during 1947. While a single-industry worker—one who received taxable

wages during 1947 in only one industry group—is counted only once in the tabulated data, a multi-industry worker—one who received taxable wages in more than one industry group—is counted in each of the industries in which he worked. Because of this duplicate count of workers employed in more than one industry, the total number of workers who had wage credits during 1947 in the United States or in a broad industry division cannot be obtained by adding the figures shown in this table for the individual industry groups.

In table 1, a "4-quarter worker" in an industry group is one who earned taxable wages in that particular industry at some time during each of the 4 calendar quarters in 1947. Similarly, a fewer-than-4-quarter worker is one who earned taxable wages in the specified industry group in 1, 2, or 3 quarters of the year.<sup>4</sup> Thus, in classifying a worker by the number of quarters he was employed in an industry, no account is taken of the employment he may have had during the year in other industry groups.

This method of classification—which may be termed classification by "actual industry"—differs substantially from that used for the data summarized in table 2. In the tabulation from which table 2 was derived, each worker has been allocated to the industry group shown by the first employer report of wages paid to him for the last calendar quarter in which he received wage credits in 1947. This so-called "last-industry" or "as-

<sup>4</sup>Because a multi-industry worker's wage and employment experience is distributed among all the 2-digit industry groups in which he earned wage credits, the proportion of 4-quarter workers shown for an industry is always smaller, and the proportion of fewer-than-4-quarter workers larger, than the corresponding proportions in tabulations that assign all a worker's wages and employment to only one "last" industry.

\*Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

<sup>1</sup>Some industry data have been published in the annual editions of the *Handbook of Old-Age and Survivors Insurance Statistics* for each of the years 1944-47, and selected data for the automobile and steel industries have been discussed in the following Bureau of Old-Age and Survivors Insurance Analytical Notes released in 1950: No. 55, *Labor Mobility in the Automobile and Steel Industries During 1947*; No. 57, *Age Characteristics of Multi-Employer and Multi-Industry Steel and Automobile Workers in 1947*; and No. 58, *Annual Earnings of Multi-Industry Steel and Automobile Workers, 1947*.

<sup>2</sup>For an explanation of the methods used in the sampling and tabulating process, see the *Handbook of Old-Age and Survivors Insurance Statistics, 1947* (Bureau of Old-Age and Survivors Insurance), 1950, pp. 1-10.

<sup>3</sup>Classification of the manufacturing industries was made in accordance with *Standard Industrial Classification Manual*, vol. 1, part 1 (Bureau of the Budget), November 1945; other industries were classified according to the *Industrial Classification Code*, vol. 1 (Social Security Board), 1942. The term "industry" or "industry group" as used in this article refers to a 2-digit industry group, such as rubber products, or leather and leather products, or transportation equipment.

signed-industry" classification counts a worker in only one of the industry groups regardless of the number of industries in which he received taxable wages. The workers who had their wage credits in more than one industry group—about one-fourth of all workers with covered employment in 1947—are thus counted only in this "last industry." This assigned-industry classification, while understating the number of workers employed at some time during the year in each industry, makes it possible to obtain a percentage distribution

of workers roughly by the last industry and the last industry division in which they were employed during the year.

### Major Industry Divisions

Of all workers with taxable wages in 1947, 41 percent had their last covered employment in that year in the manufacturing industries (table 2). Next largest in number of covered workers was the wholesale and retail trade division, which accounted for 28 percent of all covered workers in

1947. There were no major differences in the distribution of workers by industry between 1946 and 1947.

For both men and women, the proportion of workers with wage credits in 1947 was largest in manufacturing, but this industry division employed a somewhat larger proportion of the men (43 percent) than of the women (38 percent). Roughly one-third of all women earned their last wage credits in 1947 in wholesale and retail trade as against only one-fourth of the men. The proportions in finance, insurance, and real estate and in the

**Table 1.—Estimated number of workers employed in specified industry groups during the year, percent employed in the specified industry in 4 quarters, percent employed in more than one industry, and percent who were single-industry workers employed in only 1 or 2 quarters, by sex, 1947**

Industry	Estimated number (in thousands) <sup>1</sup>			Female workers as percent of all workers	4-quarter workers (percent)			Multi-industry workers (percent)			1-quarter or 2-quarter single-industry workers (percent)		
	Total	Male	Female		Total	Male	Female	Total	Male	Female	Total	Male	Female
Total (unduplicated count).....	48,908	32,741	16,167	33.1	64.0	68.7	54.4	26.2	28.7	21.1	19.9	16.1	27.6
Mining:													
10 Metal mining.....	155	149	6	3.9	48.6	48.7	*44.6	41.0	41.2	*35.7	11.5	11.1	*10.0
11 Anthracite mining.....	100	98	2	2.0	73.0	73.0	*76.5	35.8	35.6	*23.5	*9.3	*9.3	*10.0
12 Bituminous and other soft-coal mining.....	654	641	13	2.0	60.8	61.1	*43.9	26.5	26.5	*25.2	12.0	11.7	*20.8
13 Crude-petroleum and natural-gas production.....	354	331	23	6.5	47.2	46.8	52.7	43.4	43.8	*38.4	12.7	12.7	*12.9
14 Nonmetallic mining and quarrying.....	204	196	8	3.9	36.9	36.2	*54.7	53.0	54.0	*26.7	11.1	11.0	*10.0
Contract construction:													
15 Building construction—general contractors.....	1,908	1,932	46	2.3	20.6	20.5	24.3	70.4	70.8	52.5	13.4	13.3	*18.2
16 General contractors, other than building.....	1,399	1,371	28	2.0	14.5	14.2	*28.6	71.4	71.9	48.0	15.3	15.2	*18.7
17 Construction—special-trade contractors.....	2,056	1,983	73	3.6	27.9	27.9	28.7	63.0	63.5	48.6	11.2	10.9	19.6
Manufacturing:													
19 Ordnance and accessories.....	81	55	26	32.1	52.4	55.1	46.5	41.8	42.9	39.4	*7.5	*4.9	*13.0
20 Food and kindred products.....	3,367	2,311	1,056	31.4	32.4	36.2	24.0	46.7	50.0	39.6	20.0	14.6	31.8
21 Tobacco manufactures.....	199	86	113	56.8	43.1	41.4	44.4	35.7	45.4	28.3	16.9	13.1	19.7
22 Textile-mill products.....	1,984	1,083	901	45.4	58.0	61.5	53.8	29.1	30.1	31.2	13.1	8.6	18.4
23 Apparel and other finished products made from fabrics and similar materials.....	1,941	486	1,455	75.0	42.4	49.3	40.2	31.4	37.4	29.5	18.9	10.6	21.7
24 Lumber and wood products (except furniture).....	1,677	1,566	111	6.6	31.2	31.2	31.4	44.9	45.5	37.7	20.9	20.7	23.7
25 Furniture and fixtures.....	689	564	125	18.1	34.3	35.1	31.0	54.2	55.7	47.7	11.8	10.3	18.7
26 Paper and allied products.....	750	528	222	29.6	48.0	50.5	42.0	41.1	41.8	39.4	9.7	7.5	15.0
27 Printing, publishing, and allied industries.....	1,120	722	398	35.5	50.1	56.3	38.8	36.8	34.6	40.7	12.6	10.1	17.2
28 Chemicals and allied products.....	1,150	900	250	21.7	50.1	51.7	44.4	41.8	42.8	38.1	9.3	7.9	14.4
29 Products of petroleum and coal.....	368	335	33	9.0	58.7	59.1	54.7	39.2	39.9	32.6	5.5	5.0	*11.2
30 Rubber products.....	417	295	122	29.3	58.3	62.9	47.3	34.5	35.5	32.2	8.8	5.5	16.7
31 Leather and leather products.....	707	349	358	50.6	46.1	51.1	41.2	37.0	37.7	36.4	13.6	9.7	17.4
32 Stone, clay, and glass products.....	927	756	171	18.4	42.7	42.7	42.5	46.9	49.6	35.1	10.4	9.0	16.8
33 Primary metal industries.....	1,836	1,695	141	7.7	56.7	58.0	42.1	37.5	37.6	35.6	7.6	6.5	19.9
34 Fabricated metal products (except ordnance, machinery, and transportation equipment).....	1,838	1,482	356	19.4	42.1	43.3	37.0	51.7	53.2	45.2	8.6	7.0	15.4
35 Machinery (except electrical).....	2,352	1,993	359	15.3	52.2	53.4	45.3	43.1	43.8	39.7	7.6	6.6	13.3
36 Electrical machinery, equipment, and supplies.....	1,426	841	585	41.0	50.1	53.9	44.6	40.4	42.8	36.8	9.9	6.2	15.3
37 Transportation equipment.....	2,020	1,799	221	10.9	51.5	51.9	48.0	44.3	45.2	37.7	8.0	7.4	13.2
38 Professional, scientific, and controlling instruments; photographic and optical goods; watches and clocks.....	434	276	158	36.4	52.2	56.5	44.7	40.1	40.4	39.5	8.5	6.2	12.5
39 Miscellaneous manufacturing industries.....	966	565	401	41.5	36.2	40.1	30.8	49.9	51.6	47.5	13.4	9.6	18.9
Transportation, communication, and other public utilities:													
41 Local railways and bus lines.....	246	232	14	5.7	61.3	61.8	*53.2	32.6	33.1	*24.8	5.0	*4.2	*17.0
42 Trucking and warehousing for hire.....	1,284	1,165	89	7.1	29.6	29.8	27.7	60.7	61.6	49.2	11.3	10.7	19.7
43 Other transportation, except water transportation.....	579	508	71	12.3	38.7	38.8	38.1	50.5	51.9	40.8	10.8	10.0	16.2
44 Water transportation.....	400	380	20	5.0	34.8	34.8	*34.4	57.1	57.8	*42.9	12.3	11.8	*23.3
45 Services allied to transportation, not elsewhere classified.....	410	379	31	7.6	26.1	25.7	*31.5	73.0	74.3	57.0	10.0	9.9	*11.5
46 Communication: telephone, telegraph, and related services.....	930	313	617	66.3	60.7	62.9	59.6	26.7	31.7	24.1	12.4	9.7	13.8
48 Utilities: electric and gas.....	638	553	85	13.3	61.6	61.8	60.2	32.5	33.6	25.0	8.4	7.7	13.1
49 Local utilities and local public services, not elsewhere classified.....	44	39	5	11.4	40.1	39.1	*48.9	49.5	52.8	*22.2	*13.4	*12.3	*10.0

See footnotes at end of table.

service industries were also larger for women than for men. As might be expected, the proportions of women in mining and in contract construction were negligible.

### Industry Variations in Proportion of Women Workers

Of the estimated 48.9 million persons who at some time in 1947 earned taxable wages in industries covered by the old-age and survivors insurance program, 16.2 million (33 percent) were women and 32.7 million were men. There were wide differences, among the various industry groups in the proportion of women employed at some time during the year (table 1).

Relatively few women were em-

ployed in any of the industry groups in the major divisions of mining and contract construction. The proportion of women workers was also small—from 2.0 percent to 9.7 percent of all workers—in the manufacture of lumber and wood products (except furniture), the primary metals industries, local railways and bus lines, trucking and warehousing for hire, water transportation, retail filling stations, and automobile repair services.

At the other extreme were the medical and other health services, in which women constituted 82 percent of all workers; law offices and related services (77 percent); retail general merchandise (71 percent); manufacture of apparel and other finished products (75 percent); telephone, tel-

egraph, and related services (66 percent); retail apparel and accessories (66 percent); and establishments described as insurance agents, brokers, and services (63 percent).

The other industry groups in which women accounted for 50 percent or more of the total number of workers were tobacco manufactures, leather and leather products, eating and drinking places, banks and trust companies, finance agencies not elsewhere classified, insurance carriers, personal services, and educational institutions and agencies.

It should be noted, however, that the industries having the largest proportions of women among their employees were not necessarily those that employed the largest numbers of women during the year. The follow-

Table 1.—Estimated number of workers employed in specified industry groups during the year, percent employed in the specified industry in 4 quarters, percent employed in more than one industry, and percent who were single-industry workers employed in only 1 or 2 quarters, by sex, 1947—Continued

Industry	Estimated number (in thousands) <sup>1</sup>			Female workers as percent of all workers	4-quarter workers (percent)			Multi-industry workers (percent)			1-quarter or 2-quarter single-industry workers (percent)		
	Total	Male	Female		Total	Male	Female	Total	Male	Female	Total	Male	Female
Wholesale and retail trade:													
50 Full-service and limited-function wholesalers	2,788	2,080	708	25.4	37.1	32.6	32.3	51.0	52.4	46.8	12.3	10.5	17.9
51 Wholesale distributors, other than full-service and limited-function wholesalers	1,849	1,407	442	23.9	40.2	41.8	35.0	48.8	50.0	45.0	11.9	10.3	17.1
52 Wholesale and retail trade combined, not elsewhere classified	762	700	62	8.1	28.6	27.9	26.5	60.1	61.7	41.9	12.1	11.5	19.1
53 Retail general merchandise	3,172	931	2,241	70.6	31.3	33.8	30.2	41.4	52.1	37.0	24.5	14.3	28.7
54 Retail food and liquor stores	2,382	1,638	744	31.2	33.8	36.5	27.7	46.2	47.2	44.0	17.3	14.8	22.9
55 Retail automotive and accessories	977	879	98	10.0	39.1	39.3	37.9	49.8	50.3	45.8	11.5	10.9	16.7
56 Retail apparel and accessories	1,148	393	755	65.8	34.0	39.1	31.4	43.6	48.2	41.2	19.0	13.3	22.0
57 Retail trade, not elsewhere classified	2,678	1,772	906	33.8	32.1	34.2	28.0	49.9	51.6	46.7	16.4	13.6	22.0
58 Eating and drinking places	3,267	1,600	1,667	51.0	23.4	25.9	21.1	42.9	54.7	43.4	23.2	16.9	20.4
59 Retail filling stations	601	566	35	5.8	21.5	21.4	*23.1	64.3	65.0	52.6	14.0	13.5	*21.1
Finance, insurance, and real estate:													
60 Banks and trust companies	496	246	252	50.6	65.4	71.0	59.9	26.2	27.5	24.9	10.1	7.1	13.0
61 Security dealers and investment banking	83	54	29	34.9	61.2	65.3	53.5	33.0	38.7	*7.6	*7.1	*8.5	
62 Finance agencies, not elsewhere classified	170	81	89	52.4	49.3	58.6	40.8	45.4	44.8	45.9	11.0	*8.4	13.4
63 Insurance carriers	695	343	352	50.6	57.1	64.9	49.6	33.1	31.0	35.2	10.9	8.0	13.8
64 Insurance agents, brokers, and services	194	71	123	63.4	45.1	49.6	42.5	42.9	41.8	43.6	11.8	*9.4	13.2
65 Real estate	904	664	240	26.5	35.1	33.6	39.2	54.2	59.2	40.3	13.4	11.6	18.1
66 Real estate, insurance, loans, law offices: any combination	126	72	54	42.9	40.7	37.5	45.0	47.4	53.0	40.0	13.3	*12.7	*14.0
67 Holding companies (except real estate holding companies)	41	29	12	29.3	44.9	47.5	*38.8	49.6	51.8	*44.6	*10.0	*6.5	*18.2
Service industries:													
70 Hotels, rooming houses, camps, and other lodging places	1,268	605	663	47.6	22.0	22.4	21.6	53.8	61.4	45.4	21.6	16.3	27.5
72 Personal services	1,767	718	1,049	59.4	34.4	38.7	31.5	39.1	43.9	35.8	20.9	14.2	25.4
73 Business services, not elsewhere classified	902	586	316	35.0	33.4	35.3	29.8	52.5	53.7	50.3	14.6	12.4	18.6
74 Employment agencies and commercial and trade schools	80	80	30	37.5	23.9	23.4	*24.7	59.2	62.5	53.7	16.2	*15.7	*16.9
75 Automobile repair services and garages	503	471	32	6.3	28.3	28.4	*27.3	59.2	59.6	49.7	12.4	11.8	*21.1
76 Miscellaneous repair services and hand trades	329	297	32	9.7	25.5	26.9	*20.8	64.2	65.0	57.1	10.9	9.0	*19.6
78 Motion pictures	542	342	200	36.9	28.3	31.0	23.8	52.9	54.9	49.4	19.4	17.0	23.3
79 Amusement and recreation and related services, not elsewhere classified	880	736	144	16.4	15.6	15.6	15.6	62.2	63.3	56.7	22.5	21.9	25.6
80 Medical and other health services	471	87	384	81.5	26.9	33.1	37.8	28.3	44.8	25.2	26.5	30.5	25.2
81 Law offices and related services	145	33	112	77.2	49.5	52.6	47.2	35.3	35.3	35.3	15.6	*14.9	15.8
82 Educational institutions and agencies	56	24	32	57.1	27.7	*27.6	*27.9	39.3	51.7	29.8	25.5	*20.3	34.8
83 Other professional and social service agencies and institutions	239	206	33	13.8	28.9	29.1	*27.4	58.6	59.6	52.6	14.0	13.0	20.3
86 Nonprofit membership organizations	620	372	248	28.5	33.6	34.1	32.4	61.1	65.9	49.2	12.2	9.8	18.2

\* Fewer than 100 workers in sample.

<sup>1</sup> Based on 1-percent sample.

<sup>2</sup> Base contains fewer than 100 persons.



ing tabulation lists the industries that employed 500,000 or more women during the year and shows the estimated number and proportion of women among all workers employed in each such industry during 1947.

Industry	Number <sup>1</sup> (in thousands)	Percent
Retail general merchandise	2,241	70.6
Eating and drinking places	1,667	51.0
Apparel and other finished products	1,455	75.0
Food and kindred products	1,056	31.4
Personal services	1,049	59.4
Retail trade, not elsewhere classified	906	33.8
Textile mill products	901	45.4
Retail apparel and accessories	755	65.8
Retail food and liquor stores	744	31.2
Full-service and limited-function wholesalers	708	25.4
Telegraph, telephone, and related services	617	66.3
Hotels, rooming houses, camps, and other lodging places	603	47.6
Electrical machinery	585	41.0

<sup>1</sup> Some women earned taxable wages in more than 1 industry group at some time during the year.

### Industry Variations in Duration of Employment

The tabulated data show the number of calendar quarters in which an individual has been paid taxable wages of \$1 or more.<sup>2</sup> From the employers' quarterly wage reports it is not possible to determine the amount of time an employee worked during a quarter, but the workers receiving wage credits in all 4 calendar quarters of the year in a given industry can be presumed, as a group, to have been the most regularly employed during the year and those receiving wage

<sup>2</sup> In the tabulations a worker who received wage credits of \$3,000 in a year is deemed to have been employed in covered employment in each calendar quarter of that year after his first quarter with wage credits in the year. A worker who earned \$3,000 in the industry group classified as electric and gas utilities, for example, is shown as a 4-quarter worker in this industry group if he earned wage credits in electric or gas utilities employment in the first calendar quarter of 1947. If this same worker had taxable wages of less than \$3,000 in another industry group in the first quarter and received his first wage credits in electric and gas utilities in the second quarter of 1947, he would be shown as a 3-quarter worker in electric and gas utilities and a 1-quarter worker in the other industry.

Table 2.—Percentage distribution of workers with wage credits in 1947 and 1946 by last industry division in which employed and by sex

Industry division	1947			1946		
	Total	Male	Female	Total	Male	Female
Total	100.0	100.0	100.0	100.0	100.0	100.0
Mining	2.5	3.6	0.3	2.4	3.5	0.3
Contract construction	7.0	10.2	0.7	8.5	8.1	0.8
Manufacturing	41.2	42.6	38.3	40.2	41.8	36.9
Transportation, communication, and other public utilities	6.6	7.4	8.0	6.5	7.3	5.0
Wholesale and retail trade	27.7	23.5	35.6	27.6	23.7	35.1
Finance, insurance, and real estate	4.1	3.3	5.6	4.2	3.4	5.6
Service industries	9.9	8.0	13.8	10.6	8.8	14.1
Other	1.0	1.2	0.7	3.0	3.4	2.5

credits in fewer than 4 quarters to have had, on the whole, a shorter period of employment in the industry.

Of all workers with taxable wages during 1947, 64 percent worked in covered employment in all 4 quarters of the year.<sup>3</sup> Among the 68 industry groups, however, there were only seven that employed as many as 30 percent of their workers in all 4 quarters of the year—anthracite mining (73 percent); banks and trust companies (65 percent); bituminous and other soft-coal mining (61 percent); security dealers and investment banking houses (61 percent); electric and gas utilities (62 percent); local railways and bus lines (61 percent); and telephone, telegraph, and related services (61 percent). These seven groups included industries whose productive operations are generally least subject to seasonal fluctuations or that require relatively large numbers of technical or skilled personnel. Among the many other factors responsible for the high proportions of 4-quarter workers are relatively high wage rates and, in some instances, location in geographic areas where there are relatively few alternative employment opportunities.

In 12 additional industry groups—all but one of them manufacturing industries—the proportion of 4-quarter workers was as high as 50 percent. In half the industry groups the 4-quarter proportion was less than 40 percent, with two industries—general contractors other than building, and miscellaneous amusements and recre-

<sup>3</sup> Unduplicated count; all taxable wages included whether earned in only one industry group or in more than one.

ation and related services—having a proportion of less than 20 percent.

### Men and Women Four-Quarter Workers

Among the 52 industries for which a sex comparison can be made,<sup>4</sup> 20 employed half or more of their male workers in all 4 quarters of the year, but in only seven industry groups were as many as half the women workers employed in 4 quarters. This large difference is attributable at least in part to such factors as the tendency in many industries to draw upon female labor reserves for temporary work during peak production periods; the fact that women in some industries have on the whole lower seniority than men and are therefore the first to be laid off; the heavy and unpleasant nature of many production processes, which increases the turn-over among women workers; and the pressure of household responsibilities. Wage differentials that exist in some industries may also make

<sup>4</sup> Sixteen industries for which the 1-percent sample included fewer than 100 women workers have been excluded from the analysis—metal mining, anthracite mining, bituminous and other soft-coal mining, nonmetallic mining and quarrying, general contractors other than building, local railways and bus lines, water transportation, miscellaneous services allied to transportation, miscellaneous local utilities and local public services, retail filling stations, holding companies, employment agencies and commercial and trade schools, automobile repair services and garages, miscellaneous repair services and hand trades, educational institutions and agencies, and other professional and social service agencies and institutions.

"regular" employment less attractive to women than it would be if they were paid the same wages as men.

The proportion of 4-quarter workers was higher for men than for women even in some of the industries where the relative number of women was large. For example, in the communication group (telegraph, telephone, and other related services), where roughly two-thirds of all workers were women, the proportion of women 4-quarter workers was high (60 percent) but that of men was higher (63 percent). Similarly in banks and trust companies, where 51 percent of all workers were women, the proportion of 4-quarter workers was 60 percent for women but 71 percent for men. Women made up 75 percent of all workers in the apparel group, but only 40 percent of them were 4-quarter workers; the proportion of men 4-quarter workers was 49 percent. In only two of the industry groups where the majority of all workers were women was the proportion of 4-quarter workers higher for women than for men, and the difference was substantial in only one of them—medical and other health services, where women represented 82 percent of all workers; in this industry group, 38 percent of the women as compared with 33 percent of the men were 4-quarter workers. The other group was tobacco manufacturing, where 57 percent of all workers were women and 44 percent of the women and 41 percent of the men were 4-quarter workers.

Notwithstanding these differences, the number of quarters of employment for women appeared, like that for men, to be more a reflection of the general employment pattern of the industry than a result of their characteristics as workers. The data show that the industry groups that employed a relatively large proportion of their men workers in all 4 quarters of the year also employed a comparatively large proportion of their women workers in all 4 quarters. Conversely, where the proportion of male 4-quarter workers was small, the proportion of women 4-quarter workers was also small. These relationships are shown by the following figures for five industries in which the proportion of

4-quarter workers was high and five in which the proportion was low.

Industry	4-quarter workers (percent)	
	Men	Women
Electric and gas utilities	62	60
Professional, scientific, and controlling instruments; photographic and optical goods; watches and clocks	57	45
Ordnance and accessories	55	47
Transportation equipment	52	48
Apparel and other finished products	49	40
Furniture and fixtures	35	31
Real estate establishments	34	39
Retail trade, not elsewhere classified	34	28
Hotels, rooming houses, camps, and other lodging places	22	22
Miscellaneous amusement and recreation and related services	16	16

Furthermore, despite the fact that in most industry groups the proportion of 4-quarter workers was generally higher for men than women, in all but the 10 industries shown below, the difference between the two proportions was less than 10 percentage points.

Industry	4-quarter workers (percent)	
	Men	Women
Miscellaneous finance agencies	59	41
Printing and publishing	56	39
Primary metals	55	42
Rubber products	48	47
Insurance carriers	45	30
Food and kindred products	36	24
Professional, scientific, and controlling instruments; photographic and optical goods; watches and clocks	57	45
Banks and trust companies	71	60
Security dealers and investment bankers	65	54
Leather and leather products	51	41

### Industry Mobility

Industry data based on old-age and survivors insurance records afford at least a partial measure of the extent to which workers shift from one industry to another within a calendar year. The data therefore shed additional light on the whole problem of employment stability and on differences in employment patterns by industry. They also may be of value in determining the extent to which such mobility of workers may limit the protection afforded by private

pension plans, which ordinarily require as a condition of eligibility that a worker have a stated minimum number of years of employment within a particular industry and be employed in that industry at the time of retirement. The basic records, however, do not permit the tabulation of data that would provide specific answers to such questions as (1) why workers shift from one covered industry to another, (2) whether an industry shift may also involve an occupational shift, or (3) whether the shift is directly to another covered industry rather than first to noncovered employment, or to unemployment, or to nonworker status. Furthermore, although the data tabulated for 1947 show whether the worker shifted from one industry group to another, they do not show whether a worker shifted within an industry group—for example, from meat products to dairy products within the food and kindred products industry group.

### Multi-Industry Workers

Of the total number of workers with taxable wages during 1947, 26 percent (based on an unduplicated count) worked in covered employment in at least two different industry groups during the year. In specific industry groups the proportion of such multi-industry workers varied widely, ranging from a low of 16 percent for the workers in anthracite mining to 71 percent for the workers employed by general contractors, other than building, and 73 percent for the workers in miscellaneous allied transportation services. In about one-third of the industry groups in 1947 at least half the workers also earned taxable wages in at least one other industry during the year.

As would be expected, the industries having the lowest proportions of multi-industry workers during 1947 were generally those with high proportions of 4-quarter workers; that is, most of them were industries least affected by seasonal variations. For example, among the industries where the proportion of multi-industry workers was less than one-third were bituminous and other soft-coal mining, anthracite mining, banks and

trust companies, local railways and bus lines, electric and gas utilities, and telephone, telegraph, and related services. On the other hand, among the industries with 50 percent or more of such workers were construction, trucking and warehousing, water transportation, automobile repair services and garages, real estate, and hotels, rooming houses, camps, and other lodging places.

In most industry groups the relative number of multi-industry workers was larger for men than for women. In the 59 groups examined,\* the proportion of multi-industry workers was 50 percent or more in 30 industries for men as compared with only eight industries for women. Usually, however, the proportion of female multi-industry workers was highest in the industries where the proportion of male multi-industry workers was also relatively high and lowest in the industries where the proportion for male workers was lowest.

### One- and Two-Quarter Single-Industry Workers

Of interest by way of contrast to both the proportion of multi-industry workers and the proportion of 4-quarter workers is the proportion of workers who earned taxable wages

\*Groups in which there were at least 100 men and women each in the multi-industry cells. The excluded groups were the five mining industries; local railways and bus lines; water transportation; holding companies (except real estate holding companies); and local utilities and local public services, not elsewhere classified.

in only one industry and in not more than 2 quarters of the year. These were the workers whose employment during the year, not only in the industry but also in all covered occupations, was shortest in duration. The combined group of 1-quarter and 2-quarter single-industry workers comprised one-fifth of all covered workers during 1947.

The largest proportions of such workers were in the industries that draw heavily upon labor reserves during periods of peak operation—manufacturing industries such as lumber and wood products (21 percent), food and kindred products (20 percent), apparel and other finished products (19 percent), and tobacco (17 percent); and nonmanufacturing groups such as educational institutions and agencies (29 percent), medical and other health services (27 percent), retail general merchandise (25 percent), eating and drinking places (23 percent), amusements and recreation and related services (23 percent), and hotels, rooming houses, camps, and other lodging places (22 percent). Among the industries with the smallest proportions of workers shown to have short-time employment were local railways and bus lines (5.0 percent), products of petroleum and coal (5.5 percent), the primary metals industries (7.6 percent), nonelectrical machinery (7.6 percent), and transportation equipment (8.0 percent).

### Summary

Of the 49 million persons with taxable wages during 1947, approximately 33 percent were women. Among

workers in specified industry groups, however, the proportions of women varied widely—from 2.0 percent of all covered workers in anthracite mining to 82 percent of all workers with taxable wages in medical and other health services.

There was also considerable variation among industry groups in the proportions of workers employed in the industry in all 4 quarters of the year. In only 19 of 68 such groups did 4-quarter workers constitute as many as half of the total number of workers with taxable wages during the year. The proportion of 4-quarter workers in particular industry groups was generally higher for men than for women. The highest 4-quarter proportions for women were, however, in the same industries where the proportions for men were highest, and the lowest where those for men were lowest, indicating that duration of employment within particular industries is more a function of the nature of the industry groups themselves than of sex characteristics.

The proportions of multi-industry workers within industry groups ranged from 16 percent in anthracite mining to 71 percent in general contractors, other than building, and 73 percent in miscellaneous allied transportation services. The largest proportions of 1-quarter and 2-quarter single-industry workers were in manufacturing and nonmanufacturing industries that, because of their essentially seasonal nature, draw heavily upon labor reserves during periods of peak operation.



# Beneficiaries Prefer To Work

by MARGARET L. STECKER\*

**M**OST old people work as long as they can and retire only because they are forced to do so. Studies of old-age insurance beneficiary "retirements" between 1940 and 1947 show that only about 5 percent of the men and women entitled to old-age benefits in those years left their jobs of their own accord, in good health, to enjoy a life of leisure. They also show that in given years from a fourth to a half of the beneficiaries had some employment after their entitlement.<sup>1</sup>

## Retirement of Workers Aged 65 and Over

From 1940 to 1945—the first 5 years during which monthly benefits were paid—less than a third of all the men and women aged 65 and over who could have drawn old-age insurance benefits by retiring from covered employment took advantage of the opportunity to do so. During the next 2 years the rate of retirement was speeded up considerably, so that on January 1, 1950, the proportion of fully insured aged workers actually receiving benefits rose to almost three-fifths. As of January 1 of each year, the proportion of fully insured persons aged 65 and over who were

receiving monthly old-age insurance benefits was as follows:

Year	Percent
1941.....	20
1942.....	29
1943.....	31
1944.....	30
1945.....	30
1946.....	35
1947.....	43
1948.....	48
1949.....	52
1950.....	59

In 1940 the country was emerging from a great depression; during the next 2 years employment was building up to its 1943-44 wartime peak; after 1945, marginal workers had greater difficulty in retaining their jobs and in getting new ones. Not all the old people who were eligible for benefits but not receiving them were at work—some whose jobs were terminated, particularly during 1940, did not apply for benefits because they hoped for early reemployment or did not know of their rights under the insurance program—but it is fair to presume that, whether entitled or not, most of them were employed.

## Reasons for Retirement

Most workers who filed their claims for old-age insurance benefits did so because they lost their jobs or were no longer able to continue working. The reasons for terminating their last covered jobs before entitlement as reported by 3,500 old men who became beneficiaries in 8 large and 12 middle-sized cities between 1940 and 1947 are shown in the table, page 16, column 3.

Relatively more of the beneficiaries who became entitled in 1940 than of those in the later years lost their jobs. These men were released by the employer with or without retirement pay because they had reached the company retirement age or because the employer considered them too old or incapacitated to continue in their

jobs, or they lost their jobs because the employer went out of business or for similar miscellaneous reasons not related to their personal circumstances. Many were let out during the later years of the depression,<sup>2</sup> when the easy labor market led some employers to retain or hire only the young and most efficient workers and when companies with a compulsory retirement age tended to enforce the rule rigidly. During the war years, on the other hand, companies were inclined to retain their older employees, and oldsters who lost their jobs had less difficulty in finding others.

Most beneficiaries whose jobs were terminated during the peak year of the wartime demand for labor quit because of their health. They were sick or disabled, they thought that they were too old to continue working or that their jobs were too hard for them, or they left their jobs for other reasons related to their physical or mental condition.

After the war, dismissal by the employer became almost as important a reason for job termination as it had been in prewar years; retirements for company reasons were relatively more numerous in 1947 than in 1946.

In each period a comparatively few beneficiaries left their jobs for personal reasons not connected with their health. They wanted to retire to enjoy their last years; they had sick wives to be taken care of; they had disputes with their employers or fellow employees; or they quit on their own initiative for other reasons.

## Ability to Work

When questioned as to their ability to work 1 to 3 years after entitlement, these beneficiaries expressed varying

\*Entitlements early in 1940, when monthly benefit payments began, included men and women who had been out of work as long as 2 years.

\*Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

<sup>1</sup>Studies of beneficiary "retirements" are part of the general study of the resources of old-age and survivors insurance beneficiaries made by the Division of Program Analysis in 20 cities between 1941 and 1949. See the *Bulletin* for July and September 1943; March 1944; January, April, September, and November 1945; January 1946; August and October 1947; February and September 1948; November 1949; and April and May 1950. See also the June 1946 *Bulletin* for a comparison of aged insurance beneficiaries with aged assistance recipients and the aged in the general population, and the October 1949 issue for a study of public assistance supplementation of income of insurance beneficiaries.

opinions. Slightly more than two-fifths of the ones interviewed at the end of the employment years<sup>1</sup> 1940-42 and 1948-49 reported that they could not work at all. Inability to work was much more common among the men whose jobs were terminated during the war years, for relatively more of them had quit their jobs on account of their health; roughly a half to three-fifths said they could not do any kind of work. A fifth to a third of all the beneficiaries studied at the different periods, however, thought they could take part-time jobs or do light work suited to their infirmities or lessened vigor. Finally, there were the old men who said without qualification that they could hold down full-time jobs in their customary occupations; on the average a fourth of the beneficiaries interviewed over the period 1940-49 said that they were able to work and made no stipulation as to the kind of work they could do. By employment year, the percentage with each reported work capacity was as follows:

Employment year	Total	Able to work, no qualification	Light work only	Unable to work
1940-42 <sup>1</sup>	100.0	37.1	20.8	42.1
1943-44 <sup>2</sup>	100.0	27.0	24.3	48.7
1945-46 <sup>3</sup>	100.0	15.2	26.7	58.1
1948-49 <sup>4</sup>	100.0	22.9	33.9	43.2

<sup>1</sup> 1940 entitlements, 7 large cities.

<sup>2</sup> 1941-42 entitlements, 12 middle-sized cities.

<sup>3</sup> 1944 entitlements, Boston.

<sup>4</sup> 1946-47 entitlements, Philadelphia-Baltimore.

Differences in the men's estimates of their employability clearly are related to the reasons for their retirement in the first place, their age, and the time elapsed since their entitlement. They may be related also to the state of the labor market and the beneficiary's estimate of his chances of getting a job. It is probable that, in general, the beneficiaries overestimated rather than underestimated their work capacity.

<sup>1</sup> Twelve consecutive months within the specified period and preceding the interview.

## Return to Work After Entitlement

Although employment within a few years after entitlement occurred less frequently among beneficiaries who quit their jobs for health reasons than among those whose employment was terminated for other reasons, many of the first group later recovered sufficiently to engage in gainful occupations of some kind, especially during the war years when the labor market was most favorable. During 1943-44, for example, 42 percent of the beneficiaries studied whose health had forced them to stop working in 1941-42 were employed at least part of the year, compared with 69 percent of the men who had quit for other personal reasons and 63 percent of those who had been released by their employers.

Two-fifths of the men in the sample who became entitled to old-age insurance benefits in 1940 had some employment in 1940-42; more than half those entitled in 1941-42 had some employment in 1943-44. The percentages for these men and for those who became entitled in later years are shown in the tabulation below, classified by their reported ability to work at the end of the employment year.

Employment year	Total	Able to work, no qualification	Light work only	Unable to work
1940-42 <sup>1</sup>	37.1	58.6	44.0	14.7
1943-44 <sup>2</sup>	55.0	58.9	69.6	29.0
1945-46 <sup>3</sup>	19.9	57.7	33.0	4.0
1948-49 <sup>4</sup>	27.5	68.0	32.4	2.1

<sup>1</sup> 1940 entitlements, 7 large cities.

<sup>2</sup> 1941-42 entitlements, 12 middle-sized cities.

<sup>3</sup> 1944 entitlements, Boston.

<sup>4</sup> 1946-47 entitlements, Philadelphia-Baltimore.

Men who said they were able to work, especially if they had no reservations as to their capacities, were much more frequently employed in each employment year, of course, than those who said they could not work at all. Yet in 1943-44 as many as 29 percent of the latter had at least some employment.

The beneficiaries who said, without

any qualification, that they were able to work and were actually employed in the 1943-44 employment year constituted 24 percent of all the beneficiaries; the proportion was nearly as large (22 percent) in 1940-42, but immediately after the war, in 1945-46, it was only 9 percent, and in 1948-49 only 16 percent.

Regular employment of elderly beneficiaries at full-time wages was comparatively rare in the earlier years; in many instances, earnings were scarcely more than dribblets, picked up here and there in casual jobs or other work on their own account. During a 12-month period between mid-1940 and mid-1942, half the employed men studied in seven large cities earned less than \$222. There was some defense and war work during this period, but full production had not yet got under way. In 1943-44, when war industries were taking all the manpower they could get and jobs vacated by younger men who entered the armed services made a place for older people, full-time employment of beneficiaries was more common and the median earnings of the reemployed old men studied in 12 middle-sized Ohio cities were \$812. In 1945-46, while industry and commerce were returning to peacetime labor requirements and relatively fewer beneficiaries were employed, work was steadier and wages had

## Reason for termination of last covered employment before entitlement, male old-age insurance beneficiaries in 20 cities, 1940-47

Reason for job termination	1940 entitlements, 7 large cities <sup>1</sup>	1941-42 entitlements, 12 middle-sized cities <sup>2</sup>	1944 entitlements, Boston	1946-47 entitlements, Philadelphia-Baltimore
Number.....	2,330	567	341	28
Total (percent).....	100.0	100.0	100.0	100.0
Lost job.....	55.7	46.2	25.5	63.1
Quit job.....	44.3	53.8	74.5	46.1
Health.....	32.8	41.1	64.9	34.1
Wished to retire.....	4.7	5.6	4.1	4.1
Other reasons.....	5.8	7.1	8.6	6.1

<sup>1</sup> Philadelphia, Baltimore, St. Louis, Birmingham, Memphis, Atlanta, and Los Angeles. Includes January 1941 entitlements in Los Angeles.

<sup>2</sup> In Ohio, population between 10,000 and 75,000.

increased so that half the men in the Boston study who were employed earned more than \$1,150. In 1948-49 the median earnings of the employed male old-age insurance beneficiaries in the Philadelphia-Baltimore study were \$1,574.

### Potential Employability

Only a small proportion of old people leave the labor market for good unless they have to do so. The psychological factor of hating to be put on the shelf by poor health or the loss of a job makes many elderly workers resentful of enforced retirement. The principal reason they want to continue working, however, is that without earnings they do not have resources enough to live at the level to which they are accustomed, or even to meet the cost of their basic needs. Of the old-age insurance beneficiaries studied between 1941 and 1949, those whose retirement in-

comes<sup>1</sup> were lowest as a rule went back to work much more frequently than beneficiaries whose retirement incomes were more nearly adequate.

Roughly 60 to 90 percent of the able-bodied beneficiaries had some employment during a 12-month period within 1 to 3 years after their entitlement, the proportion depending almost entirely on the state of the labor market. Except in the most favorable employment period, a majority of those who said they were able to work and did not have jobs would gladly have accepted employment had it been offered to them. Even a few of the men who said they were not able to work were nevertheless em-

<sup>1</sup>Money income from 12 months' old-age insurance benefits, retirement pay from a former employer, veterans' and union pensions, and annuities; money income from trust funds and estates, public and private insurance, and assets; and the imputed income from an owned home.

ployed after their entitlement because they needed their earnings.

The facts presented indicate that at least a fifth of the men who become entitled to insurance benefits in any year might remain at work in their regular jobs if their employers were willing to keep them or might take comparable jobs with other employers if their regular jobs were terminated. Another fifth might be able to take jobs requiring shorter hours or less physical effort or in other ways making less demand on the workers.

Part-time jobs might solve the employment problem of many old people; they could work a few hours a day or a few days a week and would be glad to do so. Work for some might have to be adapted to their handicaps—poor eyesight, a bad heart, inability to stand for long hours. Wartime employment of old people demonstrated that all that many of them need is a chance to show what they are able to do.

## Notes and Brief Reports

### Benefits and Contributions Under National Compulsory Health Insurance Programs

Health insurance is the oldest form of social insurance. After long experience with voluntary programs, the central European countries pioneered with broad compulsory coverage, beginning with the German law of 1883, which was followed by legislation in Austria (1888) and in Hungary (1891). England adopted compulsory health insurance in 1911. In 1924, Chile adopted the first national compulsory insurance law in the Western Hemisphere. In the Orient, the Japanese national health insurance law of 1922 became operative in 1926-27.

Today, 37 countries have in operation either national compulsory contributory health insurance programs or programs having many of the same

basic characteristics—either because they evolved out of such insurance systems or were developed as variants of them. A number of countries provide medical services to all or to substantial groups in the population through public programs supported from general revenues and usually employing the physicians on a salary basis. Such public medical service programs are not included in this summary. In many cases, traditional criteria for the identification of an insurance system are difficult to apply, and some programs that are on the borderline between national health insurance and national public medical service have been included. Most of the older health insurance systems included both medical benefits and cash benefits in partial replacement of wage loss. All the countries shown here that provide medical benefits through what can be regarded as a public medical service also have contributory cash sickness

benefit programs. Insurance systems not national in scope are excluded.

The accompanying chart summarizes the general scope of the medical and cash benefits provided, the coverage of the systems, and a few aspects of their financing. Further details on the programs for each country will be found in a comprehensive report published by the Social Security Administration last year.<sup>1</sup> The chart is based primarily on data from that report, brought up to date where changes have occurred. Only programs known to be in operation are included in this summary.

Several other countries have adopted laws under which compulsory systems will be established. In 1951, health insurance is scheduled to go into effect in parts of India and in Turkey. Guatemala, Haiti, and El Salvador have enacted laws that may be implemented in the near future. The effective date of the Swedish compulsory health insurance law of

<sup>1</sup>Carl H. Farman and Veronica Marren Hale, *Social Security Legislation Throughout the World*, Division of Research and Statistics (Office of Commissioner), Bureau Report No. 16.



1947 has been indefinitely postponed.

**Coverage.**—Of the 37 systems, seven explicitly or in effect cover all or nearly all persons in the country. Twenty of the other 30 systems cover practically all persons working for an employer, including agricultural workers and in most cases domestic servants. The remaining 10 cover mainly workers in commerce and industry. Public employees may fall within the scope of the general system, but in some countries there are separate programs for this special group, and in some they are not insured.

A few countries having national laws but limited industrialization are bringing their programs into effect in their more industrialized sections first.

**Scope of benefits provided.**—Medical benefits include general medical services in all countries listed except Australia and Ireland. All the countries except Australia provide specialist services, although New Zealand until April 1950 made no higher payments for specialist care. The scope of specialist services varies, depending in large measure on medical practices and the development of medical science in the country. The nature and quality of the other types of medical insurance benefits also vary from country to country, of course, as does the character of medical services available outside the insurance system. Prescribed medicines are covered almost without exception, though in some cases the beneficiary pays a substantial part of the cost or a nominal fee. Some dental services are usually included. Hospitalization is covered by all programs summarized here, but availability of hospital beds is often a limiting factor. Where existing facilities have proved inadequate to meet the effective demand, health insurance has in many cases made possible the construction, staffing, and maintenance of new or enlarged facilities, with resulting provision of more services and their improvement.

Cash benefits are usually only partial replacement of wages lost because of incapacity—rarely less than half or more than three-quarters of the wage or salary on which contributions are assessed. In most of the Com-

munist countries these benefits vary with the length of employment in the same establishment—presumably to discourage labor turn-over. Benefits are increased in Czechoslovakia, France, and Mexico after a specified duration of incapacity, presumably on the ground that the insured person's need is greater after a long period of incapacity for work; benefits are reduced in Chile, Colombia, Ecuador, and Portugal after a certain time, presumably to encourage the earliest possible return to work. In Czechoslovakia and Greece, benefits are a higher percentage of the poor man's wage than of the better-paid worker's wage or salary. In most of the countries the period necessary to qualify for cash benefits is the same as that needed for medical benefits. In nine of the countries, however, it is longer; in one case (Ireland, where there is a 3-year qualifying period for medical benefits) the qualifying period for cash benefits is shorter.

**Medical benefits for dependents.**—Medical benefits for the dependents of the insured worker have been included by a growing number of countries, and today 29 of the 37 systems make little or no distinction between the medical care provided the insured worker and that provided to his family. Three other countries that exclude dependents from most of these benefits assure maternity care to the worker's wife and have pediatric care for infants. Five do not cover dependents, but in at least two of these cases voluntary insurance is available for family members through the program.

**Distribution of costs.**—Systems that have been providing benefits for some length of time are commonly found to have a contribution rate of 6 or 7 percent of covered earnings (for cash and medical benefits together). The chart shows these rates for 22 countries. Of the 15 for which the rate as a percent of covered earnings is not available, five countries (British and Scandinavian) have flat-rate contributions (a definite amount specified by law or in the rules of the sickness insurance societies) and most of the others have unified social insurance programs for which information on the share allotted to compulsory health insurance is not available.

The growth of the unified social insurance contribution system makes valid generalization concerning the distribution of the health insurance program costs difficult. For most countries the distribution of costs as shown in the chart is that specified in the law. For Denmark, Ireland, and Norway the distribution shown is based on actual revenue allocations in a recent fiscal year. For a number of countries in which the cost distribution is not fixed but varies from year to year, the basis of financing and the source of revenues in a recent year are summarized in the explanation of chart entries. In Great Britain and possibly in the Soviet Union and Rumania, the Government provides over half the cost of cash and medical benefits from general revenues. The employer is a principal contributor in half the programs; in more than a third of the countries he contributes either the full cost (6 countries) or more than half the cost (8 countries), and he contributes 50 percent in seven other programs. The insured person contributes in 28 of the 37 programs, meeting more than half the cost in five programs (in 1949), just half (with the employer contributing the other half) in four more, and smaller proportions in the others.

**Administration.**—In many cases, compulsory health insurance is administered by health insurance societies (often termed "sickness funds"), which may be agencies serving a given area, factory, industry, or trade union. Where such a pattern exists, Government supervision is the rule, but the societies have considerable "autonomy." In a number of countries, a Government department administers the benefits directly; in a small but growing number of cases the medical care benefits are administered by the Ministry of Health and not by the agencies administering cash benefits. The pattern usual in Latin America and also found in some other countries is the autonomous social insurance institution, a public corporation operating under national law and general governmental supervision, authorized to make its own administrative rules, contract for services, and handle its own funds subject to the provisions of the legislation.

Not  
Albania  
Australia  
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Belgium  
Brazil  
Bulgaria  
Chile  
Colombia  
Costa Rica  
Czechoslovakia  
Denmark  
Dominican Republic  
Ecuador  
France  
Germany  
Great Britain  
Greece  
Hungary  
Iceland  
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Japan  
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# National programs for compulsory health insurance: Coverage, benefit, and financing provisions, 37 countries, 1950

Country	Year of first law	Coverage			Benefits						Financing					
		All or nearly all persons	Wage and salary workers		Dependents also entitled	Medical				Benefit as percent of wage	Qualifying period	Contribution as percent of covered earnings	Percent of cost paid by—			
			All (including agriculture)	Mainly commerce and industry		General practitioner services	Specialist services	Prescribed medicines	Hospital care				Qualifying period for medical benefit	Insured	Employer	Government
Albania	1947		X		X		X		X	1 month	50-100	1 month	4	0	100	0
Australia	1944	X			X		X		X	None	(1)	None	(1)	(1)	(1)	(1)
Austria	1888		X		X		X		X	None	50-70	None	7	50	50	0
Belgium	1944		X		X		X		X	3 months	60	3 months	(1)	(1)	(1)	(1)
Brazil	1935			X	X		X		X	1 year	66	1 year	(1)	33½	33½	33½
Bulgaria	1918	X			X		X		X	None	65-100	None	3.8	0	100	0
Chile	1924		X		X		X		X	7 months	50-12½	7 months	(1)	0	75	25
Colombia	1940			X	X		X		X	5 weeks	67-80	5 weeks	8	25	50	25
Costa Rica	1941			X	X		X		X	4 weeks	50	4 weeks	7	43	43	14
Czechoslovakia	1888		X		X		X		X	None	75-25	None	6.8	(1)	(1)	(1)
Denmark	1892	X			X		X		X	6 weeks	(1)	6 weeks	(1)	74	0	26
Dominican Republic	1947		X		X		X		X	1 week	50	6 weeks	(1)	28	55	17
Ecuador	1935			X	X		X		X	26 weeks	50-40	26 weeks	(1)	36	80	14
France	1928		X		X		X		X	60 hours	50-67	60 hours	6	50	80	0
Germany	1883		X		X		X		X	None	50	None	6	50	80	0
Great Britain	1911	X			X		X		X	None	(1)	26 weeks	(1)	(1)	(1)	(1)
Greece	1934			X	X		X		X	6 months	60-35	6 months	9	17	83	0
Hungary	1891		X		X		X		X	None	55	None	8	0	100	0
Iceland	1936	X			X		X		X	None	(1)	None	(1)	(1)	(1)	(1)
Ireland	1911		X		X		X		X	3 years	(1)	26 weeks	(1)	27	20	44
Italy	1943		X		X		X		X	None	50	None	5	0	100	0
Japan	1922		X		X		X		X	None	60	None	5.5	50	50	(1)
Luxembourg	1901		X		X		X		X	None	80	None	6	87	33	(1)
Mexico	1942			X	X		X		X	None	50-55	6 weeks	8	25	50	25
Netherlands	1929		X		X		X		X	None	80	None	6.6	42	58	0
New Zealand	1938	X			X		X		X	None	(1)	None	(1)	(1)	(1)	(1)
Norway	1909		X		X		X		X	None	(1)	14 days	(1)	55	18	27
Panama	1941			X	X		X		X	30 weeks	(1)		1.1	45	45	10
Paraguay	1943			X	X		X		X	None	(1)		(1)	25	60	15
Peru	1936		X		X		X		X	4 weeks	70	4 weeks	6.3	27	55	18
Poland	1920		X		X		X		X	None	70	4 weeks	5	0	100	0
Portugal	1935		X		X		X		X	None	67-50	1 year	4	25	75	0
Rumania	1912		X		X		X		X	None	50-100	3 months	(1)	0	(1)	(1)
Spain	1942		X		X		X		X	None	50	6 months	9	33	67	0
Union of Soviet Socialist Republics	1912	X			X		X		X	None	60-80	None	(1)	0	(1)	(1)
Venezuela	1940			X	X		X		X	None	67	None	10	30	30	40
Yugoslavia	1922		X		X		X		X	None	75-100	3 months	6	0	100	0

<sup>1</sup> Not available as a percent of wages or covered earnings but only as a flat amount given in the law (Australia, Great Britain, Iceland, Ireland, New Zealand) or in regulations of health insurance fund (Denmark, Norway).

<sup>2</sup> See appropriate item in explanations of chart entries.

<sup>3</sup> Not available because health insurance contribution cannot be separated from unified contribution; distribution of cost shown for combined programs, except for Chile.

<sup>4</sup> No cash benefit in Panama; none in Paraguay in 1949.

## Explanation of Chart Entries

**Australia:** Australian medical benefits include a comprehensive tuberculosis program as well as public-ward hospital care and certain prescribed medicines. The National Health Service Act (No. 81 of 1948, December 21) provides a basis for partial payment of doctors' fees from Commonwealth funds; it had not been put into effect by November 1950. All social security benefits are paid from the National Welfare Fund, which consists of the receipts from an earmarked income tax and a payroll tax of 2.5 percent. The Government is responsible for meeting any deficit. In 1948-49 the earmarked tax produced 82 percent and the payroll tax 18 percent of current receipts (other

than interest). (Statistical data from Proceedings of Parliament on 1948-49 Budget, quoted in reports of U. S. Department of State, 1949.)

**Austria:** The Government pays the contributions of unemployed workers. The rate shown is that for the Vienna Territorial Sick Fund; slight variations exist among the health insurance societies.

**Belgium:** Wage earners and salaried employees have different cash benefit (and contribution) rates; the wage earners' system is shown. Most provisions are the same for both groups. In financing, the Government contributions have actually been higher than the legally specified amount of 16 percent of the combined employer and employee payments. In 1949 the Government

allocation was fixed in the budget at 31 percent of total health insurance expenditures. It consisted of—in addition to 605 million francs for the regular share—700 million francs to make up a deficit from earlier years, 390 million francs for payment of contributions of unemployed workers, and 16.5 million francs to reduce the price of sanatorium and other institutional treatment. (M. W. Leen, "Le Statut Financier de La Sécurité Sociale en Belgique," *Public Finance*, Amsterdam, No. 3, 1950, pp. 457-496.)

**Brazil:** Commercial, public utility, bank, transport, and maritime workers receive medical benefits under the social insurance programs. Workers in industry currently receive only cash benefits under social insurance; but in urban areas they receive medi-



cal and other benefits through special employer contributions under employer-managed social services. Maternity care and medicines are not generally available through either program. The date shown for Brazil's first law is that for commercial workers. The industrial system was enacted a year later, but some of the smaller programs began earlier.

**Bulgaria:** The cash benefit shown, as well as the duration of medical care, varies according to the insured person's continuous service in the same establishment.

**Chile:** The wage earners' system is shown; provisions for salaried employees are much more limited. In the wage earners' system, maternity care for the wife of the insured worker and pediatric services for infants and children under age 3 are provided as benefits; otherwise an additional voluntary contribution is required to cover dependents. The cash benefit for a worker with dependents is 100 percent of earnings the first week, 50 percent the second, and 25 percent thereafter. The rate shown is for persons without dependents. The distribution of costs shown in the chart is for health insurance and the Preventive Medicine Act combined.

**Colombia:** The program is not now operating in all parts of the country. The cash benefit is 67 percent of wages for the first 120 days and 50 percent of wages thereafter.

**Costa Rica:** The program is not now operating in all parts of the country.

**Czechoslovakia:** The total Government contribution for all social insurance programs is approximately 10 percent of the total contributions (or about 2 percent of earnings). Information on the proportion allotted for health insurance is not available. The Government meets the cost of hospital care. Cash benefit varies inversely with the income of the insured worker.

**Denmark:** Active membership in health insurance societies, with entitlement for benefits, is not required by law, but approximately 85 percent of the population is insured against sickness. Inactive membership, with nominal charges, is required by law and is a prerequisite for old-age pensions. The distribution of cost is shown for 1947-48 (*Socialt Tidsskrift*, Copenhagen, Nov.-Dec. 1949, pp. 337-376).

**Dominican Republic:** Maternity care for the wife of the insured worker and pediatric services for infants

up to 8 months of age are the only services provided to dependents.

**Ecuador:** The cash benefit is reduced after 4 weeks to 40 percent of earnings.

**France:** The cash benefit is increased to two-thirds of earnings after the thirty-first day. In cases of extended illness of a curable nature, the full cost of medical care is reimbursed, as compared with 80 percent reimbursement for short-term illness; the qualifying period for extended illness benefit is somewhat longer than that shown on the chart for short-term illness.

**Germany:** The provisions for Western Germany are shown; they are substantially the same in Eastern Germany.

**Great Britain:** The British National Health Service (service benefits only) is financed on an annual appropriation basis. Revenues in the fiscal year 1949-50, exclusive of service charges, recoveries, superannuation contributions, and certain miscellaneous income, were derived from the following sources: Government contribution out of general revenues, 90 percent; contribution from the National Insurance Fund, 10 percent. Cash sickness benefits in Great Britain are paid from the National Insurance Fund, which is also responsible for unemployment, maternity, retirement, and survivor benefits. The Fund is built up in the main from contributions by insured persons, employers, and the Government. The contribution rates are flat weekly amounts, established by statute, and vary with the worker's sex, age and employment status. Of the contributions paid on behalf of an employed male adult, the employee pays 44 percent; the employer, 36 percent; and the Government, 20 percent. (For health service costs, see the *Social Security Bulletin*, June 1950, pp. 14-15.)

**Greece:** The program is not now operating in all parts of the country. Cash benefit is adjusted inversely with the income of the insured worker.

**Iceland:** The law of 1946 provides for a complete health service by the Social Security Institution. This has not as yet been achieved, and the national and municipal governments still support hospital and other costs. In 1948 the combined expenditures of the Social Security Institution, health insurance societies, and the national and municipal treasuries for all public medical services provided under the 1946 law were distributed as follows: insured, 35 percent; employers, 15

percent; government, 50 percent (U. S. Department of State report).

**Ireland:** Optical, medical, and surgical appliances are provided. The distribution of costs is shown for the calendar year 1948. (Department of Social Welfare, *White Paper Containing Government Proposals for Social Security*, Dublin, Oct. 1949, appendix C, table I.)

**Italy:** The system for workers in industry is shown (workers in commerce and certain other groups have similar but not identical programs). Italy also has a tuberculosis insurance system with broad coverage providing cash and medical benefits, including hospital and convalescent care. The contribution for tuberculosis insurance (paid by the employer) is 2½ percent of wages and salaries paid, plus small flat-rate amounts specified in earlier legislation.

**Japan:** The Government contribution toward administration, 1949-50, was about 1 percent of expected employer-employee contributions. In addition to the program shown, which is compulsory only for persons in firms with five or more employees, Japan has a widespread system of health insurance societies in which membership may be made compulsory at the option of the local community. This program provides medical benefits only, either directly or through partial reimbursement of fees paid.

**Luxembourg:** The wage earners' system is shown. There is a small Government contribution toward the costs of administration.

**Mexico:** The program is not now operating in all parts of the country.

**The Netherlands:** Cash and medical benefits are separately administered. The former program was established in 1929; the latter in 1941. The date shown is that of the amending and promulgating of a 1913 law that had not previously been made operative.

**New Zealand:** The regular payment of 7s. 6d. for a visit to a general practitioner was available (with no additional payment) for specialist services until April 1950, when specialist services were provided. Health benefits and cash sickness benefits are paid out of the general Social Security Fund. The Fund's principal revenue sources are a tax of 7½ percent on the gross income of individuals and on the net income of business firms and a contribution from the Government to keep the Fund in balance. In 1948-49 these sources contributed the following shares to the Fund's income: tax on individual income, 56 percent; tax



on business firm income, 10 percent; Government contribution, 34 percent. (Social Security Department, *The Growth and Development of Social Security in New Zealand*, Wellington, 1950, pp. 161-162.)

**Norway:** Special provisions are included for tuberculosis, cancer, and polyarthritis—2 years' hospitalization and cash benefit, as against a maximum of 1 year in each instance for other sickness.

**Panama:** The program is not now operating in all parts of the country. There is no cash benefit except for maternity. The contribution rate shown is that indicated for health, maternity, and funeral benefits; cost of administration is not included.

**Paraguay:** The program is not now operating in all parts of the country. Only dependents in low-income families (earning not more than a specified sum) are entitled to medical benefits.

**Peru:** The program is not now operating in all parts of the country.

**Poland:** The contribution provisions of the wage-earners' system are shown; other provisions apply equally to salaried employees. Administrative changes were enacted in July 1950: a single Social Insurance Institute, under the Minister of Labor and Social Insurance, and a single Workers' Medical Assistance Office, under the Minister of Health, were created. Cash benefits will be under the former, and medical benefits under the latter.

**Portugal:** Under Portuguese law, collective contracts usually determine social security provisions. A typical case is shown.

**Rumania:** Medical benefits are provided as a public service by the Ministry of Health; they are not part of the social insurance system. Contributions are not described in detail in the law of December 31, 1948, and no later information is available. The unified contribution rate (cash benefits only, for pensions, health, and work accidents) was to be 10 percent of earnings.

**Spain:** A Government contribution is paid for both cash and medical benefits in maternity cases, but not for sickness.

**Union of Soviet Socialist Republics:** A public medical service exists for all persons. A fee is charged for medicines. Cash benefits vary according to the insured's continuous employment record and other factors. The medical benefits are financed from the Ministry of Health budget; cash benefits are financed from a unified

social insurance contribution paid entirely by the employing enterprise and varying with the industry.

**Venezuela:** The program is not now operating in all parts of the country.

## Public Assistance Terms

Public assistance programs, financed from Federal, State, and, in some instances, local funds, provide aid to families or persons on the basis of need and usually also of other eligibility conditions. The programs furnish assistance primarily to families or individuals in their homes, although they may also assist recipients living in boarding or nursing homes or in some types of public or private institutions. The assistance may be in the form of money (cash or check) or vendor payments for goods or services, including payments for medical care. The cost of remedial care may be included in vendor payments for medical care. Public programs providing allowances or benefits to persons on a basis other than need are not considered public assistance. There are four special types of assistance—the State-Federal programs—and the State-local programs of general assistance.

## Special Types of Public Assistance

Old-age assistance, aid to the blind, aid to dependent children, and aid to the permanently and totally disabled are designated as special types of public assistance because they aid special groups of needy persons. These categories of persons are broadly defined by the assistance titles of the Social Security Act and are specifically defined for each State by State law and administrative regulation.

The data presented in the monthly series are for programs administered under plans approved by the Social Security Administration for Federal financial participation and for similar programs in States in which the only public program for a particular category is administered without Federal funds. The data exclude a few small programs, similar in type, that are financed from State or local funds only but administered concurrently with State-Federal programs.

## General Assistance

General assistance is administered and financed by State and/or local governments and is designed to aid individuals and families when their needs are not otherwise met. General assistance is variously called general relief, home relief, direct relief, indigent aid, and so on. The term excludes programs that are limited to special groups, such as statutory veterans' relief or foster-family care for children, but it may include programs limiting eligibility on the basis of employability. Since the unifying influence of Federal participation is lacking in general assistance, variations in State and local practices affect the comparability of such data even more than they affect data for the special types of assistance.

## Recipients

Data on recipients of old-age assistance, aid to the blind, and aid to the permanently and totally disabled represent the number of persons to whom or on whose behalf payments are made for a specified month. Data on recipients of aid to dependent children are shown in terms of (a) the number of children on whose behalf payments of this type of aid are made, (b) the number of families in which these children are living, and (c) the number of recipients, which includes the children and one parent or other adult relative in families in which the requirements of at least one such adult are considered in determining the amount of assistance. In some cases the needs of more than one parent may be included in the budget for families receiving aid to dependent children, but not more than one adult is counted as a recipient in each family.

Under general assistance, recipients represent the number of cases receiving assistance. The unit of count follows the administrative practice of the agency. Thus two families in a single household may be regarded as a single case by one agency and as two cases by another agency. The number of general assistance cases is increased in some States by the practice of supplementing payments of the

(Continued on page 29)

# Recent Publications\*

## General

- BOGUE, DONALD J.** "Changes in Population Distribution Since 1940." *American Journal of Sociology*, Chicago, Vol. 56, July 1950, pp. 43-57. \$1.25.
- BURNS, EVELINE M.** "Our New Social Security." *The Survey*, New York, Vol. 86, Oct. 1950, pp. 429-433. 50 cents.
- CHAMBER OF COMMERCE OF THE UNITED STATES. COMMITTEE ON ECONOMIC POLICY.** *Policies and Controls in a War-Burdened Economy*. Washington: The Chamber, 1950. 21 pp. 25 cents.
- COHEN, WILBUR J.** "Social Security and Family Stability." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 272, Nov. 1950, pp. 117-126. \$2. Traces the origin and development of social security in the United States and shows how it contributes to family stability.
- "Co-ordination of French Social Services." *Industry and Labour*, Geneva, Vol. 4, Oct. 1, 1950, pp. 308-310. 25 cents.
- CUNKLE, ARTHUR L.** "Federal Grants-In-Aid to the States." *Economic Leaflets*, Gainesville, Fla., Vol. 9, Sept. 1950, pp. 1-4.
- ELLIOTT, MABEL A.** "Divorce Legislation and Family Instability." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 272, Nov. 1950, pp. 134-147. \$2.
- FÉRAUD, L.** "A Social Security Sub-structure Proof Against Currency Depreciation." *International Labour Review*, Geneva, Vol. 62, Aug. 1950, pp. 141-156. 50 cents. Discusses the adjustment of social security benefits to the wage level.
- INTERNATIONAL LABOR OFFICE.** *International Survey of Social Security: Comparative Analysis and Summary of National Laws*. (Studies and Reports, New Series, No. 23.) Ge-

neva: The Office, 1950. 236 pp. \$1.50.

Reports on provisions in 45 countries concerning maternity allowances; children's allowances; medical care; maintenance of community health; disability, unemployment, old-age, and survivors' benefits; and funeral allowances. The first part of the survey briefly reviews and compares the main features of national systems; the second part summarizes the legislation of each country.

"International Social Security Agreements." *Industry and Labour*, Geneva, Vol. 4, Oct. 1, 1950, pp. 300-301. 25 cents.

Agreements signed by France with Yugoslavia, the Netherlands, and the United Kingdom (Northern Ireland).

**LASSWELL, HAROLD D.** *National Security and Individual Freedom*. (Committee for Economic Development, Research Studies.) New York: McGraw-Hill Book Company, Inc., 1950. 259 pp. \$3.50.

"Examines the problems that confront us in seeking national security without forfeit of the basic values and principles of American life."

**MYERS, ROBERT J.** *Further Remarriage Experience*. (Reprinted from the *Proceedings of the Casualty Actuarial Society*, Vol. 34, Nov. 1949, pp. 73-90.) Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

"Reform of Compulsory Social Insurance in Peru." *Industry and Labour*, Geneva, Vol. 4, Oct. 1, 1950, pp. 306-307. 25 cents.

**SHAPIRO, S.** "Development of Birth Registration and Birth Statistics in the United States." *Population Studies*, London, Vol. 4, June 1950, pp. 86-111. 10s.

"Social Insurance Plan in Israel." *Industry and Labour*, Geneva, Vol. 4, Nov. 1, 1950, pp. 389-391. 25 cents.

## Retirement and Old Age

**BANKERS TRUST COMPANY.** *A Study of Industrial Retirement Plans, Including Analyses of Recently Negotiated Union Agreements*. (1950 ed.) New York: The Company, 1950. 119 pp.

A study of 217 employer unilateral plans established or amended in 1948, 1949, and early 1950, and of 11 plans

recently negotiated with unions.

**BRANNON, THURZA J., and ROWE, EVAN KEITH.** *Digest of Selected Health, Insurance, Welfare, and Retirement Plans Under Collective Bargaining*. Washington: U. S. Department of Labor, Bureau of Labor Statistics, Division of Industrial Relations, July 1950. 52 pp. Processed.

Summarizes 26 plans, giving the coverage provisions, types and amounts of benefits, source and methods of financing, and administration.

**CANADA. BUREAU OF STATISTICS. HEALTH AND WELFARE DIVISION.** *Survey of Pension and Welfare Plans in Industry, 1947*. (D. B. S. Reference Papers, 1950, No. 4.) Ottawa: The Bureau, May 1950. 101 pp. 75 cents.

Contains data on retirement pension or annuity plans, group life insurance, plant health services, and plans for benefits during sickness and disability.

**CITY BANK FARMERS TRUST COMPANY.** *The Big Question: "How Much Does a Pension Plan Cost?"* New York: The Company, 1950. 8 pp. Discusses employee pension plans.

**CLAGUE, EWAN.** *The Background of the Pension Problem*. Washington: U. S. Department of Labor, Bureau of Labor Statistics, 1950. 7 pp. Processed.

**FRUTKIN, ARNOLD W.** "Current Trends in Negotiated Pension Plans." *Advanced Management*, New York, Vol. 15, Sept. 1950, pp. 13-14. \$1.

**JUSTIN, JULES J.** "Pension Plans—Check List for Administrators." *Harvard Business Review*, Boston, Vol. 28, Nov. 1950, pp. 114-122. \$1.50.

**KIRCHER, PAUL.** "Seven Major Problems in Handling the New Industrial Pension Plans." *Journal of Accountancy*, New York, Vol. 90, Oct. 1950, pp. 290-300. 60 cents.

Describes various types of pension plans and discusses the accounting and administrative problems involved.

**ROBINSON, MARION.** "Magna Charta for the Aging." *The Survey*, New York, Vol. 86, Oct. 1950, pp. 448-452. 50 cents.

A report on the National Conference on Aging.

**U. S. CONGRESS. SENATE. COMMITTEE ON FINANCE.** *Old-Age and Survivors Insurance: Coverage, Eligibility Requirements, and Benefit Payments*. Compiled by F. F. Fauri.

(Continued on page 27)

\*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



## Regularly Scheduled Notes and Tables, 1951

LISTED BELOW are the titles of the scheduled statistical tables and analytical notes with accompanying tables that are to appear in the BULLETIN during this year, as far as can now be determined. Circumstances may cause changes in or additions to this list from time to time. The 1950 amendments to the public assistance provisions, for example, present problems that call for revising and/or adding to the regularly scheduled tables, but because of the nature of the data the problems cannot all be resolved at this time. In most areas, however, the schedule is fixed and may prove helpful to the readers of the BULLETIN. Tables with calendar-year data for all programs will appear in the Annual Statistical Supplement in the September issue of the BULLETIN but are not listed here.

### General Social Security Data

Contributions and taxes under selected social insurance and related programs, by specified period (calendar or fiscal-year totals, current reporting month, and 12 preceding months)..... monthly  
Economic status of aged persons and of dependent children (note)..... June, December  
Employment covered under selected social insurance programs and in selected noncovered industries (2 12-month periods)..... February, August  
Federal appropriations and expenditures under the Social Security Administration programs, by specified period (current and preceding fiscal year) .. monthly  
Federal cash income and outgo and amounts for programs under the Social Security Act..... January, April, July, October  
Federal grants to State and local governments (note)..... June  
Federal grants to States under the Social Security Act: Checks issued, by State..... March, June, September, December  
Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district..... March, June, September, December  
Payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1936- (calendar-year totals and quarterly data)..... February, May, August, November  
Selected current statistics (page 2)..... monthly  
Selected social insurance and related programs, by specified period, 1940- (calendar-year totals, current reporting month, and 12 preceding months) .. monthly  
Sickness costs and voluntary insurance premiums and payments (note)..... March  
Status of the old-age and survivors insurance trust fund, by specified period, 1937- (calendar or fiscal-year totals, current reporting month, and 12 preceding months)..... monthly  
Status of the unemployment trust fund, by specified period, 1936- (calendar or fiscal-year totals, current reporting month, and 12 preceding months) .. monthly  
Trust fund operations (note)..... April  
Workmen's compensation payments (note) .. December

### Federal Credit Unions

Credit unions in the United States..... October

Bulletin, January 1951

### Old-Age and Survivors Insurance

Family benefits (note)..... September, November  
Monthly benefits in current-payment status at the end of the month, by type of benefit (current reporting month and 12 preceding months)..... monthly  
Number and amount of monthly benefits in current-payment status, by type of benefit and by State..... June, October  
Number of employers and workers and estimated amount of wages in covered industries, by specified period, 1940- (calendar-year totals and quarterly data).... March, June, September, December  
Number of monthly benefits awarded, by type of benefit, number of lump-sum payments, 1940- (calendar-year totals and quarterly data)..... March, June, September, December  
Old-age (primary) benefits awarded (note)..... July  
Workers with permanently insured status (note)..... February

### Public Assistance

Aid to the blind: Recipients and payments to recipients, by State..... monthly  
Aid to dependent children: Recipients and payments to recipients, by State..... monthly  
Aid to the permanently and totally disabled: Recipients and payments to recipients, by State..... monthly  
Assistance expenditures per inhabitant (note) .. March  
General assistance: Cases and payments to cases, by State..... monthly  
Old-age assistance: Recipients and payments to recipients, by State..... monthly  
Public assistance in the United States, by month (number of recipients and amounts of assistance, by program, current reporting month, and 12 preceding months)..... monthly  
Recipient rates for specified types of public assistance in the United States, by State..... April, October  
Source of funds expended for public assistance payments, fiscal year..... February  
State and local assistance expenditures in relation to income payments (note)..... May

### Employment Security

Selected data on nonfarm placements and unemployment insurance claims and benefits..... monthly



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-50

[In thousands; data corrected to Dec. 20, 1950]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>10</sup>	
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>3</sup>	Service-men's Readjustment Act <sup>4</sup>	Railroad Unemployment Insurance Act <sup>5</sup>			
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>6</sup>	Veterans Administration	Monthly				Lump-sum <sup>7</sup>							
						Social Security Act <sup>8</sup>	Railroad Retirement Act <sup>9</sup>	Civil Service Commission <sup>6</sup>	Veterans Administration <sup>9</sup>	Social Security Act	Other <sup>7</sup>						
Number of beneficiaries																	
1949																	
October		1,088.3	239.1	148.0	2,333.1	1,015.5	125.8	11.7	967.2	15.4	11.2	26.8	35.3	1,527.1	64.2	180.3	3.7
November		1,085.3	240.1	149.4	2,336.8	1,025.0	127.0	12.2	969.0	16.2	10.2	27.7	38.2	1,698.0	60.4	219.1	2.7
December		1,708.5	241.6	151.1	2,343.0	1,034.3	128.4	12.8	970.7	15.7	10.6	28.2	36.0	1,892.0	62.8	166.0	2.3
1950																	
January		1,738.0	242.5	152.7	2,344.9	1,043.8	129.5	13.4	973.2	16.4	10.9	30.2	39.7	2,077.6	65.3	170.5	2.0
February		1,770.1	243.5	153.5	2,347.5	1,054.7	130.6	14.0	978.4	17.1	9.8	29.0	30.4	2,027.8	64.3	160.3	2.0
March		1,795.1	245.7	157.0	2,352.3	1,066.4	132.1	14.9	977.2	20.7	11.8	32.1	31.4	2,097.6	61.4	164.6	2.2
April		1,813.3	247.3	155.4	2,358.5	1,075.4	133.4	15.5	981.0	17.2	12.0	30.5	27.7	1,559.4	48.7	91.2	2.1
May		1,827.2	249.1	157.0	2,362.9	1,084.4	135.1	16.3	982.9	15.5	12.7	34.5	28.3	1,567.2	36.2	66.9	2.1
June		1,839.3	250.7	158.2	2,368.2	1,091.1	136.6	17.1	991.2	18.0	11.5	32.8	26.6	1,388.4	28.9	46.9	2.0
July		1,852.9	251.6	158.8	2,343.1	1,093.2	137.6	17.5	995.1	16.0	10.1	31.3	25.5	1,158.2	26.9	45.8	1.7
August		1,867.1	252.6	160.4	2,347.6	1,100.0	138.5	18.5	998.2	16.2	11.5	30.1	33.5	982.8	21.3	44.7	1.4
September		1,917.8	253.6	161.6	2,352.6	1,108.6	139.1	20.3	1,000.7	12.0	9.8	28.3	31.5	805.9	13.8	31.7	1.0
October		2,062.7	254.3	162.5	2,358.2	1,119.6	140.1	23.5	1,004.7	11.9	10.4	30.7	33.4	651.5	7.1	32.6	.7
Amount of benefits <sup>10</sup>																	
1940																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267				\$518,700		15,961	
1941	1,085,488	85,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943				344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342				344,084		6,268	
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857			79,643		917	
1944	1,119,686	119,009	129,707	78,081	450,279	76,942	1,765	144,302	22,146	19,238	5,035			62,385	\$4,113	582	\$102
1945	2,067,434	157,391	137,140	85,742	697,530	104,231	1,772	254,228	26,135	23,431	4,609			445,866	114,955	2,359	11,675
1946	3,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761			1,094,850	1,491,294	39,917	252,426
1947	4,702,642	299,830	177,063	108,091	1,676,020	153,109	19,283	382,515	29,517	33,115	26,025	\$11,368		776,164	772,368	39,401	198,174
1948	4,512,075	366,887	208,642	134,886	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	426,569	28,599	83,598
1949	5,695,915	454,483	240,893	161,426	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	58,448	30,103	1,737,270	386,635	103,596	43,559
1950																	
October	440,135	37,954	19,838	13,856	141,459	16,497	3,182	470	30,761	2,539	2,725	2,719	3,254	135,707	5,462	14,298	384
November	460,196	38,644	19,913	13,990	141,535	16,675	3,215	469	30,924	2,670	2,413	2,717	3,462	152,179	5,291	16,839	396
December	479,505	39,224	20,034	13,874	145,363	16,550	3,252	488	40,407	2,610	2,767	2,776	3,372	170,573	5,474	12,225	216
1950																	
January	504,927	39,997	20,095	14,540	152,801	17,037	3,278	508	40,794	2,739	2,642	2,856	3,454	186,383	5,753	11,876	174
February	478,418	40,829	20,179	14,238	148,283	17,246	3,308	527	40,471	2,846	2,510	2,595	2,490	167,212	5,069	10,450	165
March	505,640	41,488	20,350	13,643	150,025	17,468	3,348	573	41,403	3,436	2,903	3,296	2,874	187,215	5,712	11,637	210
April	446,321	41,992	20,462	14,440	147,235	17,647	3,384	588	40,555	2,862	3,028	2,852	2,469	138,908	3,835	5,822	180
May	445,666	42,371	20,587	14,551	148,663	17,825	3,430	614	41,065	3,080	3,202	3,331	2,625	136,778	3,185	4,153	205
June	423,500	42,712	20,712	14,657	145,908	17,969	3,470	624	41,026	3,016	2,922	3,169	2,387	119,430	2,526	2,848	184
July	396,412	43,090	20,772	14,724	139,891	18,035	3,500	656	40,642	2,675	2,661	2,952	2,131	99,718	2,209	2,590	167
August	390,737	43,466	20,843	15,094	141,510	18,175	3,530	691	41,207	2,704	2,907	3,062	3,038	89,681	1,988	2,697	144
September	411,865	78,886	20,910	15,544	138,403	35,129	3,549	850	41,001	2,021	2,431	2,753	2,796	64,458	1,126	1,917	94
October	413,044	82,940	20,963	15,622	141,532	35,413	3,575	899	40,873	1,927	3,013	2,900	3,060	57,533	629	2,102	66

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age (primary) benefits, wife's benefits, husband's benefits (first payable Sept. 1950), and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability.

<sup>2</sup> Data for civil-service retirement and disability fund; includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Mother's (widow's current), widow's, widower's (first payable Sept. 1950), parent's, and child's benefits. Partly estimated.

<sup>4</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>5</sup> Payments to widows, parents, and children of deceased veterans.

<sup>6</sup> Number of decedents on whose account lump-sum payments were made.

<sup>7</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>8</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; and under the railroad program, July 1947. Excludes

\$2,336,000 for hospital benefits in California (cumulative, January-October 1950); also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>9</sup> Represents average weekly number of beneficiaries.

<sup>10</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>11</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>12</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>13</sup> Payments: amounts certified, under the Social Security Act, the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1948-50**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Rail-road unemployment insurance contributions <sup>5</sup>
<b>Fiscal years:</b>						
1948-49.....	\$1,600,296	\$553,461	\$563,833	\$988,965	\$222,850	\$9,816
1949-50.....	2,106,388	662,262	550,172	1,094,406	226,306	18,855
<b>4 months ended:</b>						
October 1948.....	509,403	321,690	145,820	370,502	16,435	25
October 1949.....	507,780	419,139	149,077	387,659	21,762	2,700
October 1950.....	883,759	431,111	140,118	449,145	18,582	6,031
<b>1949</b>						
October.....	62,382	32,850	722	107,603	2,322	37
November.....	336,889	28,886	5,109	155,617	13,662	98
December.....	5,461	28,963	132,784	9,959	885	4,737
<b>1950</b>						
January.....	46,788	30,702	948	86,317	19,685	383
February.....	397,530	29,782	4,871	124,235	141,161	204
March.....	229,491	30,109	123,100	8,166	9,461	4,899
April.....	85,657	29,554	3,229	104,439	3,692	363
May.....	274,447	32,642	5,881	211,946	14,278	197
June.....	222,348	32,486	125,171	6,069	1,723	5,273
July.....	260,676	32,326	675	121,218	1,785	222
August.....	316,310	31,396	10,492	205,108	13,479	127
September.....	185,074	333,303	125,988	6,035	1,347	5,665
October.....	181,498	34,085	2,763	116,786	1,980	17

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund (including Alaska Railroad, Canal Zone, and Office of the Comptroller of the Currency retirement and disability funds integrated since July 1949 with principal fund); Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Nov. 22, 1950.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$28.3 million from employees, and contributions for fiscal year 1950-51 of \$305.0 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

**Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1949-51**

[In thousands]

Item	Fiscal year 1949-50		Fiscal year 1950-51	
	Appropriations <sup>1</sup>	Expenditures through October 1949 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through October 1950 <sup>3</sup>
<b>Total.....</b>	<b>\$1,856,547</b>	<b>\$606,700</b>	<b>\$2,174,895</b>	<b>\$760,393</b>
<b>Administrative expenses.....</b>	<b>49,281</b>	<b>20,006</b>	<b>57,645</b>	<b>21,680</b>
Federal Security Agency, Social Security Administration.....	49,179	16,981	* 57,536	16,647
Department of Commerce, Bureau of the Census.....	102	35	100	35
Department of the Treasury <sup>4</sup> .....	( <sup>5</sup> )	4,090	( <sup>5</sup> )	4,979
<b>Grants to States.....</b>	<b>1,090,000</b>	<b>417,748</b>	<b>1,310,250</b>	<b>421,861</b>
Old-age assistance.....		{ 305,712		{ 300,196
Aid to the blind.....	1,058,000	{ 8,648	1,280,000	{ 9,608
Aid to dependent children.....		{ 90,571		{ 101,094
Maternal and child health services.....	11,000	6,468		5,158
Services for crippled children.....	7,500	4,492	30,250	3,727
Child welfare services.....	3,500	1,557		2,079
<b>Benefit payments, old-age and survivors insurance.....</b>	<b>* 727,266</b>	<b>* 228,936</b>	<b>* 807,000</b>	<b>* 316,572</b>

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Excludes \$93,445 transferred from the old-age and survivors insurance trust fund to the Office of the Administrator, Federal Security Agency.

<sup>4</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>5</sup> Not available because not separated from appropriations for other purposes.

<sup>6</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>7</sup> Estimated expenditures as shown in 1950-51 budget.

Source: Federal appropriation acts and 1950-51 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

**Table 4.—Total Federal cash income and outgo<sup>1</sup> and amounts for programs under the Social Security Act, fiscal year 1948-49 and 1949-50, and by quarter, July 1949-September 1950**

[In millions; corrected to Nov. 10, 1950]

Classification	1948-49	1949-50					1950-51
		Total	July-September	October-December	January-March	April-June	July-September
<b>Cash income<sup>1</sup>.....</b>	<b>\$41,628</b>	<b>\$40,970</b>	<b>\$10,146</b>	<b>\$9,274</b>	<b>\$12,242</b>	<b>\$9,309</b>	<b>\$10,490</b>
Social security.....	2,897	3,431	749	693	1,064	924	1,051
Federal insurance contributions.....	1,690	2,106	445	405	674	582	702
Federal unemployment taxes.....	223	226	19	17	170	20	17
Deposits in unemployment trust fund <sup>2</sup> .....	984	1,099	285	272	220	322	332
Other.....	38,731	37,539	9,397	8,581	11,178	8,385	9,448
<b>Cash outgo<sup>1</sup>.....</b>	<b>40,576</b>	<b>43,155</b>	<b>10,528</b>	<b>10,762</b>	<b>10,760</b>	<b>11,105</b>	<b>9,351</b>
Social security.....	2,982	4,021	1,010	979	1,075	957	781
Administrative expenses, Social Security Administration.....	48	47	13	11	12	11	13
Grants to States <sup>3</sup> .....	1,085	1,354	344	340	320	350	306
State withdrawals from unemployment trust fund.....	1,227	1,879	479	445	553	399	253
Old-age and survivors insurance benefit payments.....	607	727	171	177	186	194	196
Administrative expenses, Department of the Treasury <sup>4</sup> .....	14	14	3	3	4	4	4
Other.....	37,594	39,134	9,518	9,783	9,685	10,148	8,600

<sup>1</sup> Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the general fund and trust accounts of the Treasury.

<sup>2</sup> Deposits by States of contributions collected under State unemployment insurance laws.

<sup>3</sup> Federal expenditures administered chiefly by the Social Security Administration. Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance; ex-

cludes, since Aug. 20, 1949, administrative expenditures of the Bureau of Employment Security.

<sup>4</sup> Includes grants for employment security administration, old-age assistance, aid to the blind, aid to dependent children, and maternal and child health and welfare services.

<sup>5</sup> In connection with old-age and survivors insurance.

Source: Total Federal cash income and outgo from *Treasury Bulletin*; other data from *Daily Statement of the U. S. Treasury*.

**Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-50**

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-October 1950.....	\$16,023,570	\$1,528,150	\$3,692,429	\$410,447	\$13,214,740	\$174,825	\$59,279	\$13,448,844
Fiscal year:								
1948-49.....	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,409	11,309,940
1949-50.....	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
4 months ended:								
October 1948.....	512,654	11,237	189,469	17,957	318,981	66,400	40,986	10,363,167
October 1949.....	511,384	11,240	228,936	18,947	228,000	76,515	49,505	11,584,680
October 1950.....	883,769	10,871	316,872	21,525	569,918	174,825	59,279	13,448,844
1949								
October.....	62,382	201	58,110	4,449	-30,000	76,515	49,505	11,584,680
November.....	336,889		58,649	4,340		74,536	325,384	11,858,590
December.....	5,461	16,126	59,895	4,360	269,323	83,289	4,639	11,818,023
1950								
January.....	46,788	96,940	60,666	5,900	40,003	79,566	45,520	11,803,083
February.....	397,630		61,990	4,584	130,000	77,454	248,569	12,224,039
March.....	229,491	10,871	63,612	4,585	249,918	84,825	163,496	12,396,208
April.....	85,657		64,045	4,637	130,000	83,831	51,435	12,418,181
May.....	274,447		64,701	4,730	58,000	82,073	200,210	12,618,197
June.....	222,345	121,606	64,774	4,758	308,906	79,928	167,861	12,892,612
July.....	300,876		64,758	4,519	210,000	88,284	81,074	13,024,181
August.....	316,310		63,998	6,212	67,000	148,162	200,296	13,270,281
September.....	185,074	10,871	67,158	6,687	162,918	152,843	155,828	13,368,411
October.....	181,498		120,928	5,136	130,000	174,825	59,279	13,448,844

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent net total of securities redeemed.

Source: *Daily Statement of the U. S. Treasury.*

**Table 6.—Status of the unemployment trust fund, by specified period, 1936-50**

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4</sup>
Cumulative, January 1936-October 1950.....	\$7,507,116	\$7,488,256	\$18,860	\$14,015,205	\$1,189,321	\$8,469,451	\$6,735,076	\$890,394	\$119,469	\$413,583	\$772,041
Fiscal year:											
1948-49.....	8,182,417	-160,067	44,085	984,091	100,093	1,227,115	7,282,730	77	20,067	76,978	899,087
1949-50.....	7,437,896	-724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
4 months ended:											
October 1948.....	8,334,837	15,963	20,446	301,847	3,863	286,854	7,384,637	17	499	16,530	950,201
October 1949.....	7,852,044	-312,007	25,719	315,727	4,840	607,040	6,996,257	250	596	46,398	855,787
October 1950.....	7,507,116	73,963	18,860	369,806	3,893	289,895	6,735,076	3,694	458	18,436	772,041
1949											
October.....	7,852,044	-114,000	25,719	31,110	612	128,405	6,996,257	23	75	15,867	855,787
November.....	7,969,401	37,000	46,077	224,954	194	147,740	7,073,665	59	24	20,133	835,728
December.....	7,748,423	-167,027	52,125	15,712	6,822	171,825	6,924,374	2,842	840	15,370	824,060
1950											
January.....	7,654,661	-80,000	38,363	36,829	64,800	187,667	6,838,337	15	7,977	15,357	816,324
February.....	7,649,133	-21,000	53,835	169,535	132	163,245	6,844,759	122	16	12,088	804,374
March.....	7,453,045	-177,007	34,755	13,678	4,158	202,208	6,660,386	2,798	512	15,025	792,689
April.....	7,342,616	-110,000	34,325	31,449	591	134,775	6,557,652	360	70	8,125	784,964
May.....	7,476,118	137,000	30,828	280,437	117	141,000	6,697,206	119	14	6,184	778,912
June.....	7,437,896	-31,027	23,633	10,473	67,392	123,500	6,651,571	3,164	7,972	5,223	786,325
July.....	7,380,064	-63,000	28,801	35,113	42	89,020	6,597,705	208	5	4,179	782,359
August.....	7,578,176	210,000	16,913	287,556		84,275	6,800,986	76		5,245	777,190
September.....	7,530,538	-45,007	14,282	9,322	3,664	59,950	6,754,022	3,399	432	4,504	776,517
October.....	7,507,116	-28,000	18,860	37,616	188	56,660	6,735,076	10	22	4,508	772,041

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Beginning July 1947, includes temporary disability program.

<sup>4</sup> Includes transfers from railroad unemployment insurance administration

fund amounting to \$79,419,000 and transfers of \$12,338,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>5</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: *Daily Statement of the U. S. Treasury.*



**Table 7.—Old-age and survivors insurance: Monthly benefits<sup>1</sup> in current-payment status<sup>2</sup> at the end of the month, by type of benefit and by month, October 1949–October 1950**

[Amounts in thousands; data corrected to Nov. 30, 1950]

Year and month	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>1949</b>														
October	2, 673, 888	\$54, 450.8	1, 247, 513	\$32, 345.7	379, 594	\$5, 210.0	629, 705	\$8, 279.8	253, 031	\$5, 260.2	150, 866	\$3, 174.5	13, 179	\$181.1
November	2, 710, 279	55, 318.9	1, 268, 050	32, 938.5	385, 576	5, 301.1	634, 705	8, 355.6	257, 228	5, 352.1	151, 416	3, 188.7	13, 304	183.0
December	2, 742, 808	56, 074.4	1, 285, 893	33, 437.4	390, 583	5, 376.3	639, 437	8, 427.0	261, 336	5, 441.9	152, 121	3, 206.8	13, 438	185.0
<b>1950</b>														
January	2, 781, 800	57, 034.1	1, 308, 043	34, 105.7	396, 780	5, 473.4	644, 114	8, 500.2	265, 773	5, 539.3	152, 967	3, 229.0	13, 532	186.5
February	2, 824, 829	58, 074.3	1, 332, 875	34, 815.0	404, 014	5, 587.0	649, 758	8, 586.0	270, 384	5, 640.9	154, 177	3, 257.6	13, 621	187.9
March	2, 861, 536	58, 856.6	1, 351, 985	35, 380.8	409, 330	5, 671.9	655, 558	8, 673.6	276, 050	5, 704.9	154, 884	3, 276.7	13, 729	189.7
April	2, 895, 715	59, 638.4	1, 365, 504	35, 807.4	413, 456	5, 741.8	659, 584	8, 736.3	280, 890	5, 871.7	155, 432	3, 290.2	13, 849	191.5
May	2, 911, 562	60, 195.6	1, 375, 882	36, 128.7	416, 365	5, 791.5	663, 610	8, 799.1	285, 753	5, 978.4	155, 957	3, 304.3	13, 965	193.6
June	2, 930, 357	60, 681.5	1, 384, 825	36, 418.8	419, 133	5, 840.0	665, 351	8, 828.7	290, 307	6, 079.8	156, 664	3, 322.2	14, 080	194.9
July	2, 946, 066	61, 124.8	1, 394, 920	36, 734.7	422, 448	5, 896.3	663, 858	8, 810.3	293, 915	6, 159.8	156, 792	3, 327.6	14, 162	196.1
August	2, 967, 055	61, 640.7	1, 405, 592	37, 051.6	425, 004	5, 949.9	666, 102	8, 845.8	297, 999	6, 252.0	157, 503	3, 343.7	14, 255	197.6
September	3, 026, 332	114, 015.1	1, 444, 772	67, 328.8	436, 624	10, 696.5	669, 716	18, 780.4	302, 435	11, 077.3	158, 391	5, 678.4	14, 394	228.8
October	3, 182, 342	118, 352.9	1, 568, 318	70, 945.8	460, 990	11, 123.8	676, 758	18, 929.3	306, 790	11, 199.9	161, 066	5, 624.2	14, 420	539.9

<sup>1</sup> Effective Sept. 1, 1950, under the Social Security Act Amendments of 1950: (1) husband's and widower's insurance benefits became payable; (2) the terms "primary insurance benefit" and "widow's current insurance benefit" were changed to "old-age insurance benefit" and "mother's insurance benefit," respectively.

<sup>2</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>3</sup> Partly estimated.

## RECENT PUBLICATIONS

(Continued from page 22)

Washington: U. S. Govt. Print. Off., 1950. 20 pp.

### Employment

HAYES, MARION. "Regional Differences in Jobs, Income, and Migration, 1929-49." *Monthly Labor Review*, Washington, Vol. 71, Oct. 1950, pp. 433-437. 40 cents.

KUMM, FLORENCE H. "Employment of the Handicapped in Industry." *Public Health Nursing*, New York, Vol. 42, Nov. 1950, pp. 613-617. 45 cents.

NATIONAL ASSOCIATION OF MANUFACTURERS. RESEARCH DEPARTMENT. *Unemployment Estimates*. (1950 Economic Policy Division Series No. 25, rev. April 1950.) 12 pp. and tables. Processed. Free.

Describes the sampling method of estimating employment and unemployment in the United States.

NEW YORK (STATE). DEPARTMENT OF LABOR. DIVISION OF RESEARCH AND STATISTICS. *Wages and Hours in the Retail Trade Industry in New York State, 1950*. (Publication No. B-32.) New York: The Division, May 1950. 118 pp. Processed.

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SPEED, JOHN J., and BAMBRICK, JAMES J., JR. *Seniority Systems in Non-unionized Companies*. (Conference Board Reports, Studies in Personnel Policy, No. 110.) New York: National Industrial Conference Board, Inc., 1950. 32 pp.

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### Public Welfare and Relief

ANDREWS, F. EMERSON. *Philanthropic Giving*. New York: Russell Sage Foundation, 1950. 318 pp. \$3.

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GREAT BRITAIN. NATIONAL ASSISTANCE BOARD. *Report . . . for the Year Ended 31st December 1949*. (Cmd. 8030.) London: H. M. Stationery Office, 1950. 68 pp. 1s. 9d.

KOOS, EARL LOMON. "Private Social Agencies and Family Stability." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 272, Nov. 1950, pp. 110-116. \$2.

Discusses the relationship between private social agencies and the American family.

TAFT, JESSIE. "A Conception of the Growth Process Underlying Social Casework Practice." *Social Casework*, New York, Vol. 31, Oct. 1950, pp. 311-318. 40 cents.

TOWLE, CHARLOTTE. "The Contribution of Education for Social Casework to Practice." *Social Casework*, New York, Vol. 31, Oct. 1950, pp. 318-326. 40 cents.

### Maternal and Child Welfare

BRENNER, CLIFFORD. "Illegitimacy and Aid to Dependent Children." *Public Welfare*, Chicago, Vol. 8, Oct. 1950, pp. 174-178. 50 cents.

Examines the rates for illegitimacy and aid to dependent children, and

(Continued on page 30)

**Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1950**

[Corrected to Nov. 27, 1950]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment under all programs <sup>4</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks com- pensated	Benefits paid <sup>3</sup>	Average weekly number of benefi- ciaries	Weeks com- pensated	Average weekly payment	
Total, 52 States	612,101	713,564	307,000	3,441,562	1,621,000	2,866,734	\$57,533,423	651,530	2,657,659	\$20.68	821,112
Region I:											
Connecticut	9,408	10,248	5,441	45,053	24,448	35,957	694,191	8,179	33,341	20.01	10,346
Maine	3,096	7,748	4,133	27,814	15,377	20,496	289,680	4,658	15,793	15.12	6,806
Massachusetts	18,723	33,899	16,661	155,288	78,176	133,726	2,802,338	30,392	113,279	22.78	85,946
New Hampshire	2,010	5,122	2,813	25,732	16,865	22,089	334,911	5,020	17,691	16.69	5,828
Rhode Island	3,043	5,390	2,494	27,640	13,832	24,448	325,443	5,556	21,856	22.75	6,322
Vermont	1,043	936	466	4,862	2,887	4,347	75,009	988	3,549	18.78	1,124
New York	68,741	197,330	(*)	976,712	(*)	841,921	18,905,891	191,346	821,552	22.46	228,708
Region II:											
Delaware	1,673	1,751	392	4,080	1,698	3,345	61,893	700	3,058	19.32	900
New Jersey	13,959	35,372	19,019	153,178	79,204	141,504	2,908,273	32,160	127,543	21.56	35,513
Pennsylvania	24,806	60,511	23,412	252,962	102,101	211,391	4,280,840	48,043	200,066	20.60	56,000
Region III:											
District of Columbia	3,929	1,569	633	11,841	6,000	10,201	181,669	2,318	10,010	17.83	2,681
Maryland	6,998	6,217	2,220	31,611	11,512	30,080	581,235	6,836	27,789	19.97	7,739
North Carolina	15,274	7,084	4,068	57,493	35,981	49,242	722,735	11,191	46,794	14.88	12,728
Virginia	8,364	5,105	2,347	23,301	11,824	20,940	326,104	4,759	19,904	15.88	5,410
West Virginia	2,530	6,403	1,285	47,971	10,682	44,261	762,767	10,059	46,089	17.80	10,675
Region IV:											
Kentucky	3,600	9,142	3,941	50,990	20,129	40,505	650,115	9,206	38,768	16.21	11,616
Michigan	18,700	10,487	8,368	55,700	29,787	41,430	921,887	9,416	39,334	22.84	12,966
Ohio	35,866	23,210	10,020	126,413	61,116	107,002	2,209,397	24,319	99,762	21.17	28,713
Region V:											
Illinois	19,330	46,804	18,496	261,210	121,394	205,441	4,153,710	46,691	168,898	22.26	57,713
Indiana	14,256	19,883	4,760	41,900	16,392	25,444	441,825	5,793	23,222	18.14	9,496
Minnesota	13,292	4,194	1,629	24,229	12,045	19,548	334,500	4,443	17,917	17.66	5,662
Wisconsin	11,612	6,397	3,198	21,318	10,702	15,628	307,771	3,552	13,692	20.45	4,918
Region VI:											
Alabama	11,846	8,380	2,137	54,632	16,550	43,401	650,754	9,864	41,199	15.28	12,481
Florida	16,535	9,447	4,256	61,522	32,691	48,488	646,670	11,070	44,700	13.68	7,187
Georgia	11,314	6,255	3,102	31,214	17,758	25,147	365,989	5,715	24,194	14.68	7,350
Mississippi	9,273	3,577	1,327	21,289	9,696	16,971	234,253	3,857	15,405	14.34	4,950
South Carolina	10,688	6,467	2,611	38,492	20,146	29,298	493,052	6,638	27,897	17.18	6,942
Tennessee	12,492	8,089	4,004	63,810	35,711	50,046	713,904	11,374	47,867	14.44	14,672
Region VII:											
Iowa	9,161	2,792	1,154	11,138	6,068	7,871	128,666	1,789	6,717	17.80	2,679
Kansas	9,354	3,209	1,218	12,177	6,200	10,242	184,278	2,328	9,145	18.72	2,878
Missouri	14,659	14,495	7,224	68,566	38,231	45,446	673,606	10,329	38,996	16.04	16,351
Nebraska	6,812	826	439	3,528	2,266	3,283	54,062	746	3,040	17.04	822
North Dakota	2,630	121	52	764	537	740	13,344	168	624	18.98	160
South Dakota	2,053	319	177	1,113	606	878	14,684	200	745	17.68	261
Region VIII:											
Arkansas	10,960	4,386	1,590	26,009	8,960	17,883	278,417	4,064	16,504	16.38	5,342
Louisiana	9,008	9,714	2,031	58,674	16,782	49,088	962,896	11,156	45,207	20.65	12,592
New Mexico	5,293	870	250	4,060	1,690	3,309	56,276	766	3,205	16.90	1,074
Oklahoma	14,293	5,639	1,815	31,821	12,623	22,866	410,334	5,197	21,267	18.45	7,166
Texas	52,966	8,779	3,233	45,051	18,382	32,840	513,561	7,464	31,197	15.96	10,571
Region IX:											
Colorado	7,042	1,641	713	7,218	3,811	5,170	95,226	1,175	4,846	18.80	1,719
Idaho	3,823	924	380	3,828	2,348	2,435	43,083	553	2,280	17.99	888
Montana	3,477	1,019	472	4,687	2,992	3,948	68,099	897	3,948	17.25	1,174
Utah	4,849	1,442	716	6,820	4,258	5,133	114,328	1,167	4,653	23.06	1,560
Wyoming	1,551	284	141	1,174	647	1,224	28,024	278	1,107	23.49	273
Region X:											
Arizona	4,094	2,621	843	11,390	4,971	6,809	135,536	1,848	6,340	20.24	2,698
California	32,523	75,359	32,428	346,624	186,140	303,143	6,554,796	68,896	275,530	22.44	79,854
Nevada	2,078	1,083	468	4,353	2,179	3,461	79,688	787	3,246	23.59	1,034
Oregon	9,577	9,700	2,904	30,991	16,519	24,661	483,295	8,899	22,802	20.33	7,682
Washington	11,127	9,295	3,218	49,403	26,033	41,994	534,113	9,544	39,865	20.17	11,788
Territories:											
Alaska	1,191	459	147	1,426	787	2,402	59,129	546	2,304	24.97	(*)
Hawaii	1,004	2,240	1,120	12,305	5,132	9,726	181,178	2,210	8,922	19.50	(*)
Puerto Rico	536										

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment.

<sup>1</sup> Includes estimate for New York.

<sup>2</sup> Data not received.

<sup>3</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 9.—Public assistance in the United States, by month, October 1949–October 1950<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	General assistance	
			Families	Recipients									
				Total <sup>2</sup>									Children

Number of recipients							Percentage change from previous month						
1949													
October		2,097,731	571,450		1,453,922	91,599		497,000		+0.7	+2.1	+0.5	+3.8
November		2,715,731	585,411		1,486,404	92,164		543,000		+7	+2.4	+6	+9.1
December		2,735,987	599,288		1,520,908	92,747		562,000		+7	+2.4	+6	+3.7
1950													
January		2,749,049	610,437		1,550,191	93,109		596,000		+5	+1.8	+4	+6.0
February		2,761,507	621,977		1,580,648	93,627		627,000		+5	+1.9	+5	+5.1
March		2,760,379	634,676		1,612,478	94,062		632,000		( <sup>4</sup> )	+2.0	+5	+4.0
April		2,768,093	641,875		1,628,882	94,453		605,000		+3	+1.1	+4	-7.1
May		2,781,696	650,910		1,651,216	94,958		568,000		+5	+1.4	+5	-6.2
June		2,790,068	654,217		1,689,766	95,418		526,000		+3	+5	+5	-7.4
July		2,796,760	653,491		1,657,706	95,857		499,000		+2	-1	+5	-4.9
August		2,805,011	655,583		1,663,489	96,255		485,000		+3	+3	+4	-2.8
September		2,809,537	653,094		1,661,004	96,650		469,000		+2	-3	+4	-3.2
October		2,782,318	643,815	2,200,267	1,637,858	96,662	68,734	391,000		-1.0	-1.5	( <sup>5</sup> )	-16.6
Amount of assistance							Percentage change from previous month						
1949													
October	\$189,896,770	\$119,710,542		\$41,940,720		\$4,196,508		\$24,049,000		+1.2	+0.5	+2.4	+3.2
November	195,798,102	120,852,028		43,281,620		4,238,454		27,426,000		+3.1	+1.0	+3.2	+14.0
December	199,578,483	122,458,049		44,457,297		4,276,137		28,387,000		+1.9	+1.3	+2.7	+3.5
1950													
January	201,058,412	122,786,247		44,785,244		4,300,921		29,186,000		+7	+3	+7	+2.8
February	203,119,655	122,334,420		45,635,299		4,318,936		30,831,000		+1.0	-4	+1.9	+5.6
March	205,285,492	121,284,952		46,514,197		4,345,343		33,141,000		+1.1	-9	+1.9	+7.5
April	201,107,272	120,930,268		46,362,127		4,318,877		29,490,000		-2.0	-3	-3	-11.0
May	199,236,889	122,474,373		45,954,568		4,364,048		26,444,000		-9	+1.3	-9	-10.2
June	197,011,648	122,350,629		46,034,991		4,394,028		24,232,000		-1.1	-1	+2	-8.4
July	194,728,114	121,785,828		45,843,067		4,390,279		22,709,000		-1.2	-5	-4	-6.1
August	195,101,237	122,687,714		45,956,225		4,412,298		22,046,000		+2	+7	+2	+2.9
September	194,596,185	123,028,006		46,021,238		4,435,341		21,081,000		-3	+3	+1	-4.4
October	192,008,351	120,992,790		45,721,758		4,458,792	\$2,983,011	17,852,000		-1.8	-1.7	-7	-15.3

<sup>1</sup> For definition of terms see p. 21. Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act. Excludes Puerto Rico and the Virgin Islands, for which data are not available.

<sup>2</sup> Beginning October 1950, includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated in October 1950 under Public Law 734.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

## PUBLIC ASSISTANCE TERMS

(Continued from page 21)

special types of assistance. Such supplementation may be for either maintenance or medical care. Cases in which the allowance is for burial only are generally excluded.

The numbers of recipients in the several States are imperfect gauges of differences in the numbers of needy individuals because of variations in eligibility conditions and the unequal ability of States to aid needy persons.

Because some recipients receive more than one type of assistance, the total number of recipients of public

assistance in a State may be smaller than the sum of the recipients of the various types.

## Payments

The data represent payments for a specified month made to or on behalf of recipients and charged by the State or local agency to the specified type of assistance. Payments for the special types of assistance are money payments to recipients and vendor payments for medical care.

Data on general assistance show payments to cases in cash or kind and orders on vendors for goods or serv-

ices supplied to general assistance cases. A relatively high rate of case turn-over and payment periods shorter than a month increase the number of small payments of general assistance and reduce the average payment. Likewise, the practice in a few States of using general assistance to supplement other types of assistance for maintenance needs increases the caseload and lowers their average general assistance payment. On the other hand, the average payment is raised in those States in which supplementation takes the form of payment of large medical bills.

For all programs, expenditures for burials are generally excluded.



Table 10.—Old-age assistance: Recipients and payments to recipients, by State, October 1950<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1950 in—		October 1949 in—				Total amount	Average	September 1950 in—		October 1949 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total <sup>1</sup>	2,782,318	\$120,992,790	\$43.49	-1.0	-1.7	+3.1	+1.1	Mo.	132,915	\$5,852,507	\$44.03	+0.2	+0.3	+4.6	+7.1
Ala.	81,704	1,656,372	20.27	+2	+2.5	+7.0	+4.9	Mont.	11,841	618,367	52.22	+3	(5)	+4.8	+6.6
Alaska	1,589	95,262	59.95	-1.0	+2	+3.4	+7.0	Nebr.	23,520	1,020,937	43.41	-1.0	-2.4	-1.3	-1.6
Ariz.	14,255	749,712	52.59	+9	-1.5	+15.6	+15.4	Nev.	2,709	144,860	53.47	+5	-8	+7.5	+6.4
Ark.	68,532	1,779,485	25.97	-2	-6	+16.4	+22.1	N. H.	7,449	337,551	45.31	-4	+1.2	+3.7	+7.8
Calif.	271,898	18,913,655	69.57	+5	-1.2	+2.7	+1.0	N. J.	24,316	1,164,055	47.87	-1.5	-3.9	+9	-8
Colo. <sup>1</sup>	51,194	4,010,275	78.33	+5	+8.4	+5.4	+10.0	N. Mex.	10,282	380,697	35.08	-2	+1.8	+5.5	+1.9
Conn.	10,918	1,139,064	58.19	-1.4	-5.8	+10.7	+13.4	N. Y.	118,733	6,277,200	52.87	-1.7	-2	+6	-1.4
Del.	1,632	47,341	29.01	-5.2	-5.2	+3.3	+5.4	N. C.	61,898	1,383,340	22.35	-1.3	-1.3	+8.8	+12.0
D. C.	2,854	110,002	38.54	-5	-2.5	+6.5	-3.0	N. Dak.	9,042	440,002	48.66	+3	(7)	+2.4	+6.0
Fla.	69,094	2,725,924	39.45	-1.3	+11.6	+3.7	+1.5	Ohio	125,048	5,765,844	46.11	-3	-4	-9	-2.8
Ga.	102,311	2,413,588	23.59	-1.5	-1.6	+7.7	+12.3	Okl.	100,048	4,522,730	45.21	-7	-1.4	-8	-13.9
Hawaii	2,471	82,553	33.41	-1.6	-9	+4.7	+10.6	Oreg.	23,864	1,236,590	51.82	-8	-4.6	+2.9	+1.9
Idaho	11,271	502,103	44.55	-8	-3.4	+2.6	-2.4	Pa.	86,116	3,286,850	38.17	-5.1	-4.0	-5.0	-9.3
Ill.	130,427	5,148,083	42.75	-3.3	-3.7	-6.1	-9.4	R. I.	10,469	473,067	45.19	-1	-3.5	+4.5	+3.6
Ind.	51,776	1,862,933	35.98	-1.4	-2.2	+2.3	+3.5	S. C.	41,967	902,220	21.50	-1.4	-2	+8.0	+4.9
Iowa	49,585	2,424,144	48.89	(9)	-1.8	+1.9	+2.2	S. Dak.	12,181	478,132	39.25	-3	-5	+1.1	+2.5
Kans.	39,358	1,936,795	49.21	-1	-1.8	+3.6	+1.7	Tenn.	66,468	2,038,710	30.67	-1.0	-2.1	+9.3	+8.5
Ky.	67,948	1,405,365	20.68	-1.1	-5	+11.7	+9.5	Tex.	223,714	7,370,936	32.95	-1.4	-2.1	+2.4	-1.2
La.	119,795	5,601,582	46.76	-1.3	-2.5	-3	-1.1	Utah	9,981	448,187	44.90	-1.3	-1.8	-1.1	-2.2
Maine	15,370	688,256	44.78	+4	+6	+8.3	+13.8	Vt.	6,880	244,040	35.47	-1.2	-2.6	+2.7	+5.1
Md.	11,990	441,643	36.83	-1.7	-3.3	+3	-2	Va.	19,892	429,369	21.59	-9	-4	+7.1	+11.1
Mass.	101,678	6,291,994	61.88	-7	-5.9	+6.2	+7.6	Wash.	73,490	4,602,770	62.63	-8	-4.9	+4.2	-1.6
Mich.	99,343	4,615,531	46.46	-1.3	-2.5	+2.1	+2.1	W. Va.	27,083	727,217	26.85	-3	-8	+9.5	+6.3
Minn.	55,013	2,494,555	44.54	-2	-12.6	+7	-7.9	Wis.	52,692	2,231,594	42.35	-9	-3.1	+4.0	+3.7
Miss.	63,456	1,227,469	19.34	-2.0	-2.2	+4.2	+7.0	Wyo.	4,288	251,332	58.61	-3	+5.5	+4.7	+10.7

<sup>1</sup> For definition of terms see p. 21. All data subject to revision.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> Includes 3,878 recipients under 65 years of age in Colorado and payments to these recipients; such payments are made without Federal participation. Excludes Puerto Rico and the Virgin Islands, for which data are not available.

(Continued from page 27)  
concludes that there is no relationship between them.

CLOSE, KATHRYN. "Get 'Em While They're Young. New York's Youth Board Tries to Reach Children Before They Become Problems." *The Survey*, New York, Vol. 86, Oct. 1950, pp. 434-438. 50 cents.

DEUTSCH, ALBERT. *Our Rejected Children*. Boston: Little, Brown and Company, 1950. 292 pp. \$3.

The first part of the report describes the conditions of child delinquents in some public and private institutions; the second part traces the community backgrounds of these children, and takes up the available facts and theories on the cause, cure, and prevention of juvenile delinquency.

LARSON, NEOTA. "Midcentury Planning for Children: A Look Back and a Look Ahead." *Child Welfare*. New York, Vol. 29, Nov. 1950, pp. 3-7. 35 cents.

Reviews the progress of child welfare since the first White House Conference in 1909 and discusses current problems.

*The Needs of Children of Puerto Rico and the Responsibility of the Federal Government Toward the Children of Puerto Rico*. Washington: Interdepartmental Committee on Children and Youth, 1950. 22 pp. Processed.

Text of report adopted by the Committee on June 23, 1950. Limited free distribution; apply to Children's Bureau, Social Security Administration, Washington 25, D. C.

TEETERS, NEGLEY K., and TEINEMANN, JOHN OTTO. *The Challenge of Delinquency*. (Prentice-Hall Sociology Series.) New York: Prentice-Hall, Inc., 1950. 819 pp. \$7.35.

Discusses the problem of juvenile delinquency—its scope, causes, treatment, and prevention—and considers the community's responsibility in preventing delinquency. Includes a bibliography.

### Health and Medical Care

"Compensation for Disability: Round-the-Clock Insurance Provides Income to Worker Disabled On or Off the Job." *Industrial Bulletin* (New

York State Department of Labor), New York, Vol. 29, Oct. 1950, pp. 22-25. \$1 a year.

FEDERAL SECURITY AGENCY. *Library. Selected References on Permanent and Total Disability Insurance*. Washington: The Library, Nov. 1950. 4 pp. Processed.

A preliminary listing, which will be followed by a more detailed list now in preparation. Limited free distribution; apply to the Federal Security Agency Library, Washington 25, D. C.

JOHNSTON, HELEN L. "Rural Health Cooperatives." *Public Health Reports*, Washington, Vol. 65, Oct. 27, 1950, pp. 1383-1397. 10 cents.

Discusses the origin, purposes, and operation of rural health cooperatives.

"Legislation for Disabled Persons in Japan." *Industry and Labour*, Geneva, Vol. 4, Nov. 1, 1950, pp. 391-394. 25 cents.

MOTT, FREDERICK D. "Prepaid Medical Care Under Government Auspices in Saskatchewan." *Canadian Journal of Public Health*, Toronto, Vol. 41, Oct. 1950, pp. 403-410. 50 cents.

**Table 11.—General assistance: Cases and payments to cases, by State, October 1950<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1950 in—		October 1949 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	391,000	\$17,852,000	\$45.62	-16.6	-15.3	-21.3	-25.8
Ala.	78	1,730	22.18	-99.1	-98.4	-99.0	-98.3
Alaska	95	3,030	31.89	-11.2	-19.9	-11.2	-8.5
Ark.	1,490	56,187	37.96	-4	-7	+5.8	+13.6
Calif.	2,615	33,779	12.92	+2	+6	+1.9	+4.0
Calif. <sup>3</sup>	31,965	1,358,928	42.51	-2.6	-5.0	-13.6	-30.2
Colo.	4,116	154,203	37.46	-1.7	-2.0	+1.9	+1.4
Conn.	4,444	219,993	49.50	-12.3	-8.7	-21.3	-25.4
Del.	1,031	37,048	35.93	-3.5	+1.1	-16.8	-19.8
D. C.	1,689	74,860	44.32	-1.4	-3	+14.0	-9.7
Fla.	5,000	\$77,000					
Ga.	3,287	52,731	16.04	-1.5	-1.6	+2.2	-1.5
Hawaii	4,081	207,784	50.91	-1.2	-1.9	+56.8	+63.8
Idaho	469	15,086	32.45	-6.4	-6.5	-4.1	-5
Ill.	36,633	1,890,856	51.04	-3.2	-3	-10.0	+9.7
Ind.	10,348	288,714	27.90	-2.9	-4	-28.9	-34.0
Iowa	3,597	101,234	28.14	+0.6	-6	-6	+4.4
Kans.	2,265	90,781	40.06	-49.8	-50.1	-62.2	-62.2
Ky.	3,031	71,422	23.56	+4.0	+6.1	+1.9	+1.9
La.	8,240	231,360	28.08	-71.0	-71.7	-77.2	-77.2
Maine	3,566	149,714	41.98	-1.5	-1.0	+9.2	+10.6
Md.	5,554	236,599	42.60	+8	-1	+16.0	+13.3
Mass.	21,527	1,068,779	49.65	-4.9	-4.1	-4.8	-5.0
Mich.	22,158	1,054,333	47.58	-3.8	+3.5	-27.1	-26.3
Minn.	6,648	253,914	44.96	-3.7	+1	-14.1	-18.1
Miss.	7,098	7,961	11.24	-3.5	-1.5	+7.4	+9.3
Mo.	14,195	449,679	31.68	-16.4	-19.1	-14.5	-14.7
Mont.	1,172	44,266	37.77	-1.3	-4.7	-8.2	-7
Nebr.	1,200	38,473	32.06	-10.0	-12.0	-17.8	-16.7
Nev.	3,350	8,800	25.14	+9.4	+1.1	-1.7	+8.2
N. H.	1,464	60,040	41.01	-1.6	+7.0	-13.7	-2.7
N. J.	10,000	\$500,000					
N. Mex.	1,683	40,049	23.80	+9	+2.0	-4.4	-4.8
N. Y.	67,289	4,699,196	69.84	-17.6	-18.7	-15.1	-20.1
N. C.	4,039	63,094	15.62	-4	-4	+5.0	+12.5
N. Dak.	4,676	26,952	57.67	-3.4	+3.6	-4.0	+3.1
Ohio	22,826	953,177	41.76	-16.2	-16.5	-35.3	-40.4
Okla.	11,740	111,763	(11)	(11)	+2	(11)	+24.3
Oreg.	5,090	282,116	55.43	+5.4	+5.8	-15.5	-11.8
Pa.	39,050	1,935,617	49.57	-6.0	-7.2	-18.2	-29.3
R. I.	5,313	321,476	60.51	-8.7	-4.4	-7.9	-10.2
S. C.	3,757	48,695	12.96	-37.2	-26.0	-26.1	-37.2
S. Dak.	732	18,775	25.65	+7.6	+2.0	+22.4	+30.5
Tenn.	2,015	27,502	13.65	-5.9	-1.0	+8.2	+16.9
Tex.	4,400	\$4,000					
Utah	296	13,496	45.59	-86.6	-86.3	-86.0	-86.8
Vt.	1,000	33,000					
Va.	3,654	88,156	24.13	-23.9	-23.0	-16.0	-5.8
Wash.	302	15,667	51.88	-97.5	-97.7	-97.8	-98.0
W. Va.	5,801	128,016	22.07	+6.1	+4.1	+32.1	+32.9
Wis.	5,543	275,403	49.68	-5.9	-8	-28.4	-26.1
Wyo.	412	16,913	41.05	-10.0	-18.9	-8.6	-18.6

<sup>1</sup> For definition of terms see p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Puerto Rico and the Virgin Islands, for which data are not available.

<sup>3</sup> State program only; excludes program administered by local officials.

<sup>4</sup> About 11 percent of this total is estimated.

<sup>5</sup> Partly estimated.

<sup>6</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>7</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>8</sup> Estimated.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Cases and payments supplementing aid to dependent children payments included but not reported separately; such supplementation is known to be considerably less than in September.

<sup>11</sup> Excludes estimated duplication between programs; 1,577 cases were aided by county commissioners and 6,235 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

<sup>12</sup> Estimated on basis of reports from a sample of cities and towns.

**Table 12.—Aid to the blind: Recipients and payments to recipients, by State, October 1950<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1950 in—		October 1949 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	96,662	\$4,458,792	\$46.13	( <sup>3</sup> )	+0.5	+5.5	+0.3
Total, 47 States <sup>4</sup>	78,359	3,730,681	47.61	+0.1	+7	+6.9	+7.6
Ala.	1,525	34,537	22.65	+8	+8	+13.2	+13.2
Ark.	802	63,317	79.77	+1.0	+6	+0.2	+4.6
Calif.	2,037	62,639	30.75	+6	+6	+12.5	+18.6
Calif. <sup>5</sup>	10,728	883,771	82.38	+1.1	+5	+12.1	+11.8
Colo.	576	21,122	36.18	-8	-6	-4.1	-4.9
Conn.	296	17,845	61.85	+1.1	+1.3	+36.8	+57.3
Del.	190	8,447	44.46	-1.0	-2.5	+43.4	+43.4
D. C.	204	11,032	53.79	+1.9	+4.3	+2.3	-3.4
Fla.	3,533	142,763	40.53	+1	+11.7	+5.7	+0.3
Ga.	2,778	78,449	28.24	+3	+5	+7.4	+14.3
Hawaii	106	2,993	27.67	-1.9	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
Idaho	212	10,574	49.86	-5	+1.2	+1.4	-1.8
Ill.	4,291	199,645	46.53	-1.2	( <sup>7</sup> )	-5.3	-5.6
Ind.	1,871	72,967	39.00	-7	-7	+1.1	+3.2
Iowa	1,262	72,140	57.16	+7	+4	+5.9	+13.6
Kans.	1,682	34,500	20.59	-3	+2	-9.3	-13.1
Ky.	2,430	53,470	22.00	+1.7	+1.6	+14.0	+12.1
La.	1,858	81,534	43.88	-1.3	-1	+6.6	+10.3
Maine	671	30,451	45.38	-3	-4	+1.8	+7.1
Md.	485	19,887	40.89	+4	-5	+3.6	+3.1
Mass.	1,515	102,807	67.86	+2	+9	+7.6	+17.3
Mich.	1,864	95,090	51.01	+2	+5	+6.1	+7.2
Minn.	1,100	62,645	56.95	-5	+7	+1.5	+3.6
Miss.	2,881	70,341	24.42	-2.2	-8.6	+0.3	+2.1
Mo.	2,818	112,720	40.00	-5	+5	+1.0	+1.0
Mont.	635	30,592	48.18	-2	-5	+4.9	+9.0
Nebr.	711	41,154	57.88	+4	-2.2	+17.5	+29.2
Nev.	31	1,688	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )
N. H.	323	16,054	49.70	-3	+2.7	+1.3	+9.2
N. J.	762	41,267	54.16	+1.3	+1.7	+8.1	+9.1
N. Mex.	505	17,119	33.90	-2.7	-2.2	+8.6	+2.9
N. Y.	3,991	240,629	60.29	+2	+3.4	+3.4	+3.2
N. C.	4,251	144,970	34.10	+2	+5	+12.4	+21.7
N. Dak.	114	8,908	51.82	-9	+1.9	-1.7	+0.8
Ohio	3,881	176,482	45.47	+1	+5	+4.5	+6.6
Okla.	2,712	127,928	47.17	-1	( <sup>9</sup> )	-1	-11.4
Oreg.	389	24,714	63.53	+1.0	+7	+1.0	+11.6
Pa.	15,454	615,709	39.71	-4	-5	-9	-6
R. I.	181	10,050	55.52	-5	+3	+11.0	+18.5
S. C.	1,568	40,982	26.12	+6	+1.8	+10.2	-6
S. Dak.	228	8,134	35.66	+1.8	+2.2	+8.6	+0.0
Tenn.	2,655	101,288	38.15	-2	-3	+12.2	+16.1
Tex.	6,539	245,816	37.69	-6	-6	+5.3	+2.8
Utah	205	10,083	49.19	-3.3	-2.5	-5	-3.1
Vt.	191	7,399	38.74	+5	-2	+6.1	+5.4
Va.	1,562	46,341	29.67	-1	+1	+8.3	+12.3
Wash.	846	65,163	77.02	+1.4	-2	+13.9	+13.4
W. Va.	1,067	33,141	31.06	+5	+2	+14.4	+15.2
Wis.	1,404	66,395	47.29	-6	-3	+3.4	+6.1
Wyo.	102	5,726	56.14	+2.0	+6.9	( <sup>10</sup> )	( <sup>10</sup> )

<sup>1</sup> For definition of terms see p. 21. Figures in italics represent programs administered without Federal participation. Data exclude program in Connecticut administered without Federal participation concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. Excludes Puerto Rico and Virgin Islands, for which data are not available. All data subject to revision.

<sup>2</sup> Includes 641 recipients of aid to the partially self-supporting blind in California and 16 in Washington and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. Includes recipients of and payments for aid to the partially self-supporting blind in California and Washington.

<sup>5</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>8</sup> Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.

**Table 13.—Aid to dependent children: Recipients and payments to recipients, by State, October 1950<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients		Percentage change from—				
		Total	Children	Total amount	Average per—		September 1950 in—		October 1949 in—	
					Fam-ily	Recip-ient	Num-ber of families	Amount	Num-ber of families	Amount
Total	643,815	2,209,267	1,637,858	\$45,721,758	\$71.02	\$20.70	-1.5	-0.7	+12.7	+9.0
Total, 50 States <sup>4</sup>	643,780	2,209,126	1,637,752	45,720,412	71.02	20.70	-1.5	-0.7	+12.7	+9.0
Ala.	18,228	\$ 65,350	50,222	538,567	29.55	\$ 8.24	+6.0	+1.1	+24.9	+10.7
Alaska	623	2,073	1,450	35,583	57.12	17.16	0	-1.1	+27.7	+3.3
Ariz.	4,181	15,852	11,845	386,617	92.47	24.39	-2	-1.3	+23.3	+30.8
Ark.	18,330	\$ 61,472	47,563	765,529	41.76	\$ 12.45	+8	+7	+45.0	+46.1
Calif.	54,836	\$ 160,864	125,964	5,907,974	107.74	\$ 34.78	+9	+7	+89.1	+78.4
Colo.	5,431	19,854	14,888	431,145	79.39	21.72	-1.6	-1.4	+4.9	+10.3
Conn.	5,361	17,243	12,351	374,353	107.14	33.31	-6	-1.4	+31.4	+34.4
Del.	685	2,610	1,976	49,329	72.01	18.90	-1.3	-1.3	+24.3	+23.6
D. C.	2,140	8,477	6,479	157,029	73.38	18.52	-1.1	-1.3	+15.4	+5.4
Fla.	27,961	91,179	68,162	1,401,968	50.14	15.38	-3	+11.6	+15.3	+37.4
Ga.	16,712	\$ 55,337	42,519	781,951	46.79	\$ 14.13	+1.3	+1.2	+35.0	+48.1
Hawaii	3,815	14,562	11,149	342,176	89.69	23.47	-1.9	-2.4	+29.8	+41.3
Idaho	2,436	8,238	6,090	238,648	97.97	28.97	-2.2	-2.3	+9.8	+9.7
Ill.	23,502	\$ 83,634	60,435	2,181,661	93.63	\$ 26.09	-1.9	-2.3	-9.7	-12.2
Ind.	11,304	36,991	27,273	748,650	66.23	20.24	-2.3	-2.7	+13.9	+20.0
Iowa	5,175	17,937	13,292	\$ 401,428	77.57	\$ 22.38	-1.0	-2.5	+10.2	+13.1
Kans.	5,180	17,775	13,304	423,556	81.77	23.83	0	+23.5	-1.1	-3.2
Ky.	23,980	\$ 83,307	61,164	895,491	37.34	\$ 10.75	+3	+5	+20.7	+16.7
La.	29,038	102,771	75,484	1,444,534	49.75	14.06	-4.9	-3.3	+4.3	-12.0
Maine	4,157	14,736	10,695	267,821	64.43	18.17	+4	+1	+26.5	+23.3
Md.	6,459	24,822	18,857	491,534	76.10	19.80	-3	-1.0	+10.9	+2.9
Mass.	13,421	44,478	32,595	1,447,011	107.82	32.53	-1.1	-3.7	+9.7	+4.7
Mich.	26,921	\$ 86,899	61,728	2,374,043	88.19	\$ 27.32	-1.1	-9	+4.7	+4.5
Minn.	7,536	26,653	19,962	701,807	89.56	26.33	-8	-2.8	+3.5	+3.6
Miss.	11,883	\$ 43,920	33,463	214,785	18.07	\$ 4.89	-8.5	-39.1	+31.2	-10.7
Mo.	25,724	86,914	63,750	1,347,424	52.38	15.50	-1.0	-1.1	+3.7	+2.0
Mont.	2,394	8,057	6,030	188,061	78.56	23.34	-7	-5	+9.5	+9.1
Nebr.	3,567	11,537	8,492	289,437	81.14	25.09	-2.1	-3.4	+3.8	-1.4
Nev.	35	141	106	1,349	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
N. H.	1,646	5,986	4,174	172,751	104.95	30.38	-5	+14.3	+11.2	+33.2
N. J.	5,414	18,233	13,642	497,916	91.97	27.31	-2.1	-3.0	+4.8	+13.1
N. Mex.	5,192	17,636	13,518	251,882	48.49	14.28	-9	-1.9	+3.9	-4.0
N. Y.	56,436	\$ 187,035	131,299	5,795,529	102.69	\$ 30.99	-1.8	-1.3	+2.7	-2.8
N. C.	15,682	\$ 57,363	44,003	671,698	42.82	\$ 11.72	-7	-1.5	+21.9	+24.1
N. Dak.	1,816	6,531	4,945	178,700	98.40	27.36	-4	-1.3	+5.9	+2.7
Ohio	14,675	\$ 52,770	39,428	1,135,166	77.35	\$ 21.51	-1.1	+25.0	+12.8	+44.6
Okla.	22,049	\$ 72,852	56,315	1,008,993	45.78	\$ 13.85	-2.1	-2.0	-7.8	-18.7
Oreg.	3,773	12,584	9,410	389,404	103.21	30.94	-7	-1.3	+14.2	+29.2
Pa.	46,588	163,982	120,364	3,976,050	85.34	24.25	-5.0	-3.8	-10.3	-16.8
R. I.	3,710	12,378	8,672	324,024	87.34	26.18	-1.3	-1.2	+5.8	+6.7
S. C.	6,978	\$ 26,012	20,053	196,290	28.13	\$ 7.55	-2.7	-8	-11.0	-14.7
S. Dak.	2,375	7,773	5,737	157,428	66.29	20.25	-1.1	+3.5	+14.8	+17.5
Tenn.	25,152	\$ 89,667	67,156	1,209,834	48.10	\$ 13.49	-2.0	-2.4	+21.1	+21.1
Tex.	18,993	\$ 72,266	53,573	814,948	42.91	\$ 11.25	-9	-1.0	+12.8	+6.0
Utah	3,313	11,524	8,500	306,184	92.42	26.57	-2.8	+6.0	-1.3	-4.1
Vt.	1,039	\$ 3,748	2,818	56,581	54.46	\$ 15.10	-3	-2	+12.4	+14.8
Va.	8,240	30,693	23,311	390,729	47.42	12.73	-2	+1.4	+18.5	+25.6
Wash.	11,462	37,356	27,012	1,199,871	104.68	32.12	-4.1	-5.9	-9	-22.6
W. Va.	18,589	68,114	52,556	1,026,293	55.21	15.07	-8	-1.4	+30.3	+36.5
Wis.	9,005	30,404	22,384	872,939	96.94	28.71	-9	-7	+6.9	+6.2
Wyo.	567	2,017	1,497	50,083	104.20	29.29	-1.0	+5.1	+12.9	+21.4

<sup>1</sup> For definition of terms see p. 21. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. Excludes Puerto Rico and the Virgin Islands, for which data are not available. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Number of adults included in total number of recipients is estimated.

<sup>4</sup> States with plans approved by the Social Security Administration.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> Amount of supplemental payments from general assistance funds to families receiving aid to dependent children not reported. Such supplementation known to be considerably less than in September.

**Table 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1950<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients	
		Total amount	Average
<b>Total<sup>2</sup></b>	<b>68,734</b>	<b>\$2,983,011</b>	<b>\$43.40</b>
Alabama	8,816	184,205	20.86
Hawaii	2	140	( <sup>3</sup> )
Idaho	74	3,637	47.80
Kansas	2,447	119,963	48.16
Louisiana	18,811	557,959	29.68
Missouri	5,115	148,478	27.70
Montana	64	4,510	67.44
New York	18,135	1,083,552	59.91
Ohio	193	4,019	59.08
South Carolina	1,436	47,755	33.26
Utah	1,807	91,458	50.61
Virginia	1,145	28,078	24.50
Washington	11,858	676,091	57.08
Wisconsin	785	44,771	61.75
Wyoming	200	10,899	54.48

<sup>1</sup> For definition of terms see p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation. Excludes Puerto Rico and the Virgin Islands, for which data are not available.

<sup>3</sup> Average payment not computed on less than 50 recipients.